

<b>PHA 5-Year and Annual Plan</b>	<b>U.S. Department of Housing and Urban Development Office of Public and Indian Housing</b>	<b>OMB No. 2577-0226 Expires 4/30/2011</b>
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**ANNUAL PHA PLAN FOR FISCAL YEAR: 2010**

**5 YEAR PHA PLAN: 2010-2014**

**PHA NAME: LOWELL HOUSING AUTHORITY**

***Revised FINAL VERSION: November 4, 2010***

<b>PHA 5-Year and Annual Plan</b>		<b>U.S. Department of Housing and Urban Development Office of Public and Indian Housing</b>		<b>OMB No. 2577-0226 Expires 4/30/2011</b>									
<b>1.0</b>	<b>PHA Information</b> PHA Name: Lowell Housing Authority PHA Type: Small <input type="checkbox"/> High Performing <input checked="" type="checkbox"/> Standard <input type="checkbox"/> HCV (Section 8) PHA Fiscal Year Beginning: (MM/YYYY): 10/2010 PHA Code: MA001												
<b>2.0</b>	<b>Inventory</b> (based on ACC units at time of FY beginning in 1.0 above) Number of PH units: 1,641 Number of HCV units: 1,246												
<b>3.0</b>	<b>Submission Type</b> <input checked="" type="checkbox"/> 5-Year and Annual Plan <input type="checkbox"/> Annual Plan Only <input type="checkbox"/> 5-Year Plan Only												
<b>4.0</b>	<b>PHA Consortia</b> <input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below.)												
	Participating PHAs	PHA Code	Program(s) Included in the Consortia	Programs Not in the Consortia	No. of Units in Each Program <table border="1"> <tr> <th>PH</th> <th>HCV</th> </tr> <tr> <td></td> <td></td> </tr> <tr> <td></td> <td></td> </tr> <tr> <td></td> <td></td> </tr> </table>	PH	HCV						
PH	HCV												
	PHA 1:												
	PHA 2:												
	PHA 3:												
<b>5.0</b>	<b>5-Year Plan.</b> Complete items 5.1 and 5.2 only at 5-Year Plan update.												
<b>5.1</b>	<b>Mission.</b> <i>The Lowell Housing Authority, working in partnership with other housing providers, local government and the authority's own clients, provides the highest level of safe sanitary and affordable housing and a variety of programs to the end that residents will strive to achieve the highest level of self sufficiency.</i>												

5.2	<p><b>Goals and Objectives.</b></p> <p>Physical Facilities:</p> <ol style="list-style-type: none"> <li>1. Develop new housing using Replacement Housing Funds, Section 32, Project Based Section 8 (set aside 35 additional vouchers) and Neighborhood Stabilization Funds</li> <li>2. Create at least 25 new accessible units for the elderly and disabled</li> <li>3. Federalize all State housing</li> <li>4. Create emergency shelter unit for use by emergency services such as the Red Cross</li> </ol> <p>Management Operations</p> <ol style="list-style-type: none"> <li>1. Increase HCV Homeownership by 10% a year</li> <li>2. Explore the use of multiple Payment Standard tiers for HCV to deconcentrate poverty</li> <li>3. Create a higher functioning agency by             <ol style="list-style-type: none"> <li>a. Increasing Communication making it more informed and more cohesive</li> <li>b. Increase training such as providing REAC training for all staff</li> <li>c. Conduct focused staff assessments with a view to making assignment changes for experience and in effect cross training and performance</li> </ol> </li> <li>4. Fine tune asset management so that it is more effective in practice</li> <li>5. Improve MIS so that it supports better asset management by             <ol style="list-style-type: none"> <li>a. Cleaning up data</li> <li>b. Training</li> <li>c. Enforcing accountability for data input</li> <li>d. Providing manuals for asset management and other functions</li> </ol> </li> </ol> <p>Client Services</p> <ol style="list-style-type: none"> <li>1. Attract more service organizations to serve LHA clients</li> <li>2. Provide more broadband service within elderly developments and connect to the University of Lowell</li> <li>3. Identify more clients and recruit them for the HCV FSS program</li> <li>4. Explore the expansion of FSS into public housing</li> <li>5. Continue to add translated documents to the LEP library. Create a catalogue of these for access on line by staff and others</li> <li>6. Review the lease and make revisions as appropriate</li> <li>7. Expand the scope and number of enrichment programs, especially for public housing youth in the school system</li> </ol>
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6.0	<b>PHA Plan Update</b>																																																																																																																																																															
	<p>(a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission:</p> <p>(b) Identify the specific location(s) where the public may obtain copies of the 5-Year and Annual PHA Plan. For a complete list of PHA Plan elements, see Section 6.0 of the instructions.</p> <p>(a) Elements revised since 2009 are as follows:</p>																																																																																																																																																															
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<p>(b) Specific locations to obtain or view the annual plan for 2009-2010 are:</p> <ul style="list-style-type: none"> <li>• Main office</li> <li>• Library</li> <li>• Website: <a href="http://www.lowellhousing.org">www.lowellhousing.org</a></li> </ul>																																																																																																																																																																

	<p><b>Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers.</b> <i>Include statements related to these programs as applicable.</i></p> <p>As noted in the Goals above the LHA is planning the following actions:</p> <table border="0"> <tr> <td>HOPE VI Projects:</td><td>No action is proposed</td></tr> <tr> <td>Mixed Finance Projects:</td><td>Planning an assessment</td></tr> <tr> <td>Demolition:</td><td>None Planned</td></tr> <tr> <td>Disposition:</td><td>The LHA will explore the disposition of scattered sites</td></tr> <tr> <td>Conversion of Public Housing:</td><td>The LHA seeks to convert State public housing to Federal</td></tr> <tr> <td>Homeownership Programs:</td><td>The LHA wants to increase the HCV HO program by 10% a year and plans to submit a Section 32 application for approval</td></tr> <tr> <td>Project Based Vouchers:</td><td>The LHA intends to increase the PBA by 35 vouchers.</td></tr> </table> <p><u>Note on Project Based Vouchers</u></p> <p><b>7.0</b> The Lowell Housing Authority is currently administering one hundred fifteen (115) Section 8 Project Based units, located in the census tracts with poverty rates of less than twenty percent (20%) or in areas where the Authority has obtained HUD approved waivers</p> <p>Among the units under contract, eight five (85) units are existing housing or substantial rehabilitation of row house and garden style apartments with owners providing and paying for heat, water heater and cooking. Thirty (30) units are newly constructed duplex housing units, equipped with modern appliances, private parking, yards, built-in microwave, dishwashers, washer and dryer hookup, one and one half (1 ½) bathrooms. They are situated in close proximity to public transportation, school, church, shopping center and easily accessible to downtown Lowell and major routes.</p> <p>To meet our agency goals as outlined in our 5 Year Plan, which are consistent with the deconcentration of poverty and expanding housing and economic opportunities for program participants, the Authority is working in collaboration with the city of Lowell's Division of Planning and Development (DPD) to identify additional suitable units. It is our intent to increase our units by 35. Recognizing the growing demand for affordable housing, the Authority is placing more emphasis on our efforts to create long term affordable housing by reaching out to new private property owners. It is our goal to project base an additional twenty five (25) units in the Lowell community within the next five years.</p>	HOPE VI Projects:	No action is proposed	Mixed Finance Projects:	Planning an assessment	Demolition:	None Planned	Disposition:	The LHA will explore the disposition of scattered sites	Conversion of Public Housing:	The LHA seeks to convert State public housing to Federal	Homeownership Programs:	The LHA wants to increase the HCV HO program by 10% a year and plans to submit a Section 32 application for approval	Project Based Vouchers:	The LHA intends to increase the PBA by 35 vouchers.
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<b>8.0</b>	<b>Capital Improvements.</b> Please complete Parts 8.1 through 8.3, as applicable.														
<b>8.1</b>	<p><b>Capital Fund Program Annual Statement/Performance and Evaluation Report.</b> As part of the PHA 5-Year and Annual Plan, annually complete and submit the <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i>, form HUD-50075.1, for each current and open CFP grant and CFFP financing.</p> <p>See Attachment F</p>														
<b>8.2</b>	<p><b>Capital Fund Program Five-Year Action Plan.</b> As part of the submission of the Annual Plan, PHAs must complete and submit the <i>Capital Fund Program Five-Year Action Plan</i>, form HUD-50075.2, and subsequent annual updates (on a rolling basis, e.g., drop current year, and add latest year for a five year period). Large capital items must be included in the Five-Year Action Plan.</p> <p>See Attachment G</p>														
<b>8.3</b>	<p><b>Capital Fund Financing Program (CFFP).</b></p> <p><input type="checkbox"/> Check if the PHA proposes to use any portion of its Capital Fund Program (CFP)/Replacement Housing Factor (RHF) to repay debt incurred to finance capital improvements.</p>														

9.0	<p><b>Housing Needs.</b> Based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data, make a reasonable effort to identify the housing needs of the low-income, very low-income, and extremely low-income families who reside in the jurisdiction served by the PHA, including elderly families, families with disabilities, and households of various races and ethnic groups, and other families who are on the public housing and Section 8 tenant-based assistance waiting lists. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location.</p> <p>See Attachment H</p>
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9.1	<p><b>Strategy for Addressing Housing Needs.</b> Provide a brief description of the PHA’s strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. <b>Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan.</b></p> <p>The following are the strategies prioritized in the 5 Year Plan Goals for Year 1 [October 2010-September 2011].</p> <p>Physical Facilities:</p> <ol style="list-style-type: none"> <li>1. Develop new housing using Replacement Housing Funds, Section 32, Project Based Section 8 (set aside 35 additional vouchers) and Neighborhood Stabilization Funds</li> <li>2. Create emergency shelter unit for use by emergency services such as the Red Cross</li> </ol> <p>Management Operations</p> <ol style="list-style-type: none"> <li>1. Increase HCV Homeownership by 10%</li> <li>2. Explore the use of multiple Payment Standard tiers for HCV to deconcentrate poverty</li> <li>3. Create a higher functioning agency by <ol style="list-style-type: none"> <li>a. Increasing Communication making it more informed and more cohesive</li> <li>b. Increase training such as providing REAC training for all staff</li> <li>c. Conduct focused staff assessments with a view to making assignment changes for experience and in effect cross training and performance</li> </ol> </li> <li>4. Fine tune asset management so that it is more effective in practice</li> <li>5. Improve MIS so that it supports better asset management by <ol style="list-style-type: none"> <li>a. Cleaning up data</li> <li>b. Training</li> <li>c. Enforcing accountability for data input</li> <li>d. Providing manuals for asset management and other functions</li> </ol> </li> </ol> <p>Client Services</p> <ol style="list-style-type: none"> <li>1. Attract more service organizations to serve LHA clients</li> <li>2. Provide more broadband service within elderly developments and connect to the University of Lowell</li> <li>3. Identify more clients and recruit them for the HCV FSS program</li> <li>4. Explore the expansion of FSS into public housing</li> <li>5. Continue to add translated documents to the LEP library. Create a catalogue of these for access on line by staff and others</li> <li>6. Review the lease and make revisions as appropriate</li> <li>7. Expand the scope and number of enrichment programs, especially for public housing youth in the school system</li> </ol>
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<p><b>10.0</b></p>	<p><b>Additional Information.</b> Describe the following, as well as any additional information HUD has requested.</p> <p>(a) Progress in Meeting Mission and Goals. Provide a brief statement of the PHA's progress in meeting the mission and goals described in the 5- Year Plan.</p> <p style="text-align: center;"><b><i>See Attachment A</i></b></p> <p>(b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA's definition of "significant amendment" and "substantial deviation/modification"</p> <p>The LHA has determined that a significant amendment or modification will only occur if a formal vote of the Board of Commissioners is required for any changes to the Capital Fund Plan which has a budgetary consequence greater than 25% and which requires a vote of the Board of Commissioners. In addition, any plan to implement a decision to demolish or dispose of a development or to designate a development as elderly only or disabled only, which already requires a hearing and Board approval process as well as HUD approval, will be considered a significant amendment or modification to the PHA Plan.</p>
<p><b>11.0</b></p>	<p><b>Required Submission for HUD Field Office Review.</b> In addition to the PHA Plan template (HUD-50075), PHAs must submit the following documents. Items (a) through (g) may be submitted with signature by mail or electronically with scanned signatures, but electronic submission is encouraged. Items (h) through (i) must be attached electronically with the PHA Plan. <b>Note:</b> Faxed copies of these documents will not be accepted by the Field Office.</p> <p>(a) Form HUD-50077, <i>PHA Certifications of Compliance with the PHA Plans and Related Regulations</i> (which includes all certifications relating to Civil Rights)</p> <p>(b) Form HUD-50070, <i>Certification for a Drug-Free Workplace</i> (PHAs receiving CFP grants only)</p> <p>© Form HUD-50071, <i>Certification of Payments to Influence Federal Transactions</i> (PHAs receiving CFP grants only)</p> <p>(d) Form SF-LLL, <i>Disclosure of Lobbying Activities</i> (PHAs receiving CFP grants only)</p> <p>(e) Form SF-LLL-A, <i>Disclosure of Lobbying Activities Continuation Sheet</i> (PHAs receiving CFP grants only)</p> <p>(f) Resident Advisory Board (RAB) comments. Comments received from the RAB must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the recommendations and the decisions made on these recommendations.</p> <p>(g) Challenged Elements</p> <p>(h) Form HUD-50075.1, <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i> (PHAs receiving CFP grants only)</p> <p>(i) Form HUD-50075.2, <i>Capital Fund Program Five-Year Action Plan</i> (PHAs receiving CFP grants only)</p>

#	Attachments
A	2005-2009 Five Year Plan Goals & Progress
B	B1 Financial Resources
	B2 AMPs Budgets
C	HCV Payment Standards
D	Utility Schedule
E	RAB List and Comments
F	CFP – Annual Statement
G	CFP – 5 Year Plan
H	Housing Needs Analysis
I1	Civil Rights Certification
I2	Other Required Certifications
J	VAWA



## ATTACHMENT A: 2005-2009 LHA FIVE YEAR GOALS AND PROGRESS IN MEETING GOALS

### PROGRESS REPORT FOR FIVE YEARS [OCTOBER 1, 2005 THROUGH MAY 31 2010] IN MEETING THE 5-YEAR PLAN MISSION AND GOALS 2005-2009

The following goals and objectives were developed by the residents, staff and commissioners and served as the major guiding priorities for the five years 2005-2009.

Changes Facing the Agency	Progress through May 31, 2010
Reduced resources requires a different approach to staff utilization, discipline and leadership	Changes regarding the utilization of staffing have been implemented, including the hiring of two new Property Managers in 2009. It is an on-going process.
More training for all employees, especially in the maintenance trades	Training opportunities have been made available.
Allocate staff to properties on a rational and fair basis with appropriate supervisory staff numbers	LHA made changes to property management staffing in 2009 to better accommodate residents requiring Spanish/khmer translations.
Maintenance staff must get training on their own time while management can do it on 'company' time. Review Collective Bargaining contract to change this	Maintenance staff has been offered training and testing to acquire a Hoisting License and also several staff members have been sent to training on REAC Inspection criteria.
Rotate staff periodically to different jobs and locations	Staff has been utilized to in different areas to assist with the general workload or special projects,
Need to focus on serving the City of Lowell's poor	LHA Programs have been designed to assist low income city residents access public and section 8 housing, etc.
Staff need a lot more training including communication, demeanor and management of relationships with other staff	Employee Assistance Program utilized to work with supervisor/employee relations.
Loss of Ross Grant (\$100,000/yr) and new approach needed	Ross funding regained in 2005 and services provided by this grant throughout 2009/2010.
Reduction in HCV funds & reserves	Maintaining program numbers and monitoring monthly HAP expenses.
Slow payment of McKinney monies	Not applicable
<b>Increase the availability of decent, safe, and affordable housing - preservation.</b>	<b>Progress through May 31 2010</b>
Demolish and dispose of obsolete housing	LHA continues to study the use of Section 32 Program for sale of scattered site units.
Re-examine termination/eviction system to ensure more success at terminating residents who are not law abiding in a timely manner	Onsite remote check scanning machines were installed in Property Management offices to provide better accountability of rents paid and allow quicker processing of termination/eviction process.
More police on every site	LHA is in constant communication with Lowell Police to maximize police services on site.
Tougher screening of tenants	Utilization of CORI and Triple III to improve screening of undesirable applicants.
More special activities for residents	ROSS program has provided on-site activities for residents including meals, café, beauty, cosmetology, resident store, music therapy, health screenings and

<b>Changes Facing the Agency</b>	<b>Progress through May 31, 2010</b>
	field trips for culture and education.
Need more youth facilities	Two part-time Youth Services Program Managers provide educational support to youth at North Common Village and George W. Flanagan. Program is named "The Learning Zone"
More surveillance cameras	Cameras have been installed on all Buildings at the Colwell Avenue Site.
Convert State housing to Federal or other	LHA received approval to federalize 57 units of state aided housing at the Father Morrisette Manor .
Implement the HUD mandated resident screening committee with the additional authority to address problems relating to undesirable tenants	No action taken as RAB Board recommended to LHA in 2007 to not continue this committee.
<b>Increase the availability of decent, safe, and affordable housing – production.</b>	<b>Progress through May 31 2010</b>
Replace obsolete housing which has been removed	LHA is evaluating the need to replace obsolete housing.
Increase home ownership opportunities	Residents have been encouraged to seek home ownership opportunities.
Develop Project Based and other housing for mentally ill (400 people under 65 yrs old and 100 over 65 yrs old in LHA in 2005) and connect with services	As proposals are presented to LHA for project based for mentally ill the agency reviews the feasibility of each proposal. No proposals have been presented in the past five years.
Establish affordable assisted living facilities	LHA has not proceeded with establishing assisted living facilities.
<b>Improve community quality of life and economic vitality</b>	<b>Progress through May 31 2010</b>
Continue the increase in the number of employed residents in public housing and HCV program (2003 – 14% - 2004 – 19%)	Family Self Sufficiency Program continues to seek and screen new participants.
Lobby government to increase minimum wage	Federal minimum wage increased in 2009.
More Section 8 vouchers for working HHs	As soon as vouchers are made available by HUD the LHA will pursue application of same.
<b>Promote self-sufficiency and asset development of families and individuals</b>	<b>Progress through May 31 2010</b>
Improve housing stock to make it marketable to higher income HHs	Major rehabilitation has begun at the North Common Village Housing Development. Units have been completely remodeled and the exterior of the development is undergoing an aggressive landscaping project.
Continue unit care and responsibility training for all new tenants	LHA continually provides unit care and training of residents is provided on an on-going basis.
More basic jobs from government	Job openings are sent to resident councils to inform residents of opportunities.
New attitude to working and non-working tenants alike	Staff are regularly trained by managers to deal with diverse tenants whether working on non-working.
Implement an IDA Program	IDA program was discontinued in a prior year.
Remove or modify the re-sale restrictions on HCV homeownership	No action taken.

<b>Ensure Equal Opportunity in Housing for all Americans</b>	<b>Progress through May 31 2010</b>
Increase % of employed tenants	LHA has worked toward the goal of increasing the number of employed tenants through the FSS program, etc.
<b>Diversify the Operational Base of the Authority</b>	<b>Progress through May 31 2010</b>
Build more units for college students, especially low income students	No action taken.
More care about who become tenants	Utilization of CORI and screening to improve quality of residents implemented.
<b>Other Goals the LHA should pursue</b>	<b>Progress through May 31 2010</b>
Address and eliminate fraud	Property Managers have vigorously acted on reports of fraud and utilized One Strike criteria for program termination.
Make work fun	LHA works with employees to balance productivity with enjoyment of work.
Develop Authority wide snow removal system	Completed
Address the issue of tenants with cars who do not pay their taxes and their parking on LHA property	Property Managers monitor the situation and address any issues on an on-going basis.
Get HUD to keep their promises	LHA communicates regularly with HUD to achieve agency goals.
Uniform pet policy (family and elderly – Fed and State) with new enforcement plan	A uniform pet policy has been put in place for family and elderly.
Re-caulk and wash windows annually	A review to privatize this process was undertaken in a prior year but found to be cost prohibitive. Alternative ways are under consideration.
Review accessibility at Francis Gatehouse at ramp and from basement apartments	LHA completed this work in a prior year. Building has access from front lobby.
Rebuild or replace elevators	Elevator work at Archambault Towers, Father Norton, and Francis Gatehouse was completed.
Review Tenant Transfer policy especially for overcrowded units	LHA revised its Tenant Transfer Policy in a prior year. Enforcement of this policy has resulted in less over housed/ under housed units
Total Replacement of Heating and Hot Water systems in Nth Common	This work was all completed in 2008.
Removal of internal gutter systems in hi-rises in Nth Common	Work is 90% completed.
Seal exterior walls, replace windows and tubs in Nth Common	Work is in progress.
Replace gas lines, stoves, water lines, mats in entry halls in Nth Common	In process of being competed.
Remodel all units cabinets, stoves, sinks etc. in Nth Common, Flanagan, Francis Gatehouse, Bishop Markham	Work has started at North Common Village and George Flanagan developments.

Tear down Nth Common hi-rises and build SF ownership homes	No action taken.
Redesign or reconfigure Adams Street	No action taken.
More emphasis on safety	Safety Committee meets regularly to review safety procedures.
Reduce favoritism and nepotism in the Authority	If any cases come to light they come to the immediate attention of the Exec. Director.
Appoint one person to be responsible for monitoring regulatory and other rule changes and inform all staff promptly and clearly	Executive Administrator informs staff of regulatory changes.
Develop standard letters for residents authority wide	LHA has worked toward developing more standard letters for residents authority wide.
Have property managers and site maintenance staff more involved in rehab and construction work from design to construction	Property Management staff participated in the process of identifying capital needs.
Staffing has not kept up with demands - understaffing	Staffing ratio's are under constant review.
Communication within the agency needs to be upgraded	Monthly meetings with Property Managers, Assistant Property Housing Managers and Housing Technicians are held to review issues, new regulatory requirements, etc. Weekly Senior staff meetings are held to ensure the agency remains on track with established goals.
Get all residents employed full-time	Residents are kept informed of employment opportunities on a regular basis.
How to protect new homeowners if income drops	The Section 8 Home Ownership Program protects participants if there is a reduction in income.
Elderly caregivers should be able to live in with elderly	Case by case decisions are made as necessary.
New software management program	Elite software implemented.
Need for more productivity through better tools	Staff are sent to training programs to improve job performance and productivity.
Review of inappropriate job descriptions	On going process of reviewing job descriptions to improve productivity.
Analyze work orders more usefully such as what are the most common/most expensive 'failures'	Work orders are regularly reviewed.
Introduce more cross-training	LHA evaluates training needs regularly.
How can staff 'burn-out' be managed?	If staff burnout occurs the LHA assesses the need for redistribution of workload and assesses the individual needs.
Merit based pay raises	No action taken.
Privatize operations wherever possible	Any privatization that is to the benefit of LHA is taken under consideration.

## ATTACHMENT B1: FINANCIAL RESOURCES

Financial Resources: Planned Sources and Uses		
Sources	Planned \$	Planned Uses
<b>1. Federal Grants (FY 2009 grants)</b>		
a) Public Housing Operating Fund	7,262,484	
A. Public Housing Capital Fund	2,978,917	
B. HOPE VI Revitalization	0	
C. HOPE VI Demolition	0	
D. Annual Contributions for Section 8 Tenant-Based Assistance	12,308,327	
E. PHDEP	N/A	
a) Resident Opportunity and Self-Sufficiency Grants	153,445	
b) Community Development Block Grant	34,118	Public Housing Supportive Services
c) HOME	0	
Other Federal Grants (list below)	0	
FSS Coordinator/Homeownership Grant	120,371	Section 8 Tenant-Based Assistance
<b>2. Prior Year Federal Grants (unobligated funds only) (list below)</b>		
Capital Fund Program	1,042,950	Public Housing Capital Improvements
<b>3. Public Housing Dwelling Rental Income</b>		
Federal Low Rent Public Housing	5,834,379	Public Housing Operations
<b>4. Other income (list below)</b>		
Investment Income(Federal)	121,750	Public Housing Operations
Other Income other than rent and interest.	217,250	Public Housing Operations
<b>5. Non-federal sources (list below)</b>		
State Low Rent Public Housing including MRVP vouchers	2,262,238	
Unrestricted Investment Income (State)	20,000	Public Housing Operations
<b>Total Resources</b>	<b>\$32,356,229</b>	

## ATTACHMENT B2: AMP BUDGETS

Acct #	Account Description	AMP 1 - 524 DU	AMP 2 - 300 DU	AMP 3 - 426 DU	AMP 4 - 391 DU
<b>REVENUES</b>					
3110	Dwelling Rental Income	1,807,200	1,236,000	1,500,000	1,380,000
3120	Excess Utilities	20,350	15,750	8,370	7,810
3692	Tenant Revenue - Other	2,500	4,350	1,950	750
	Total Tenant Revenue Other	22,850	20,100	10,320	8,560
	Total Tenant Revenue	1,830,050	1,256,100	1,510,320	1,388,560
8020	Current Year Operating Subsidy	2,213,195	1,717,808	1,518,370	1,048,638
3610	Investment Income - Unrestricted	14,369	8,227	11,682	10,722
3431	Investment Income - Restricted				
3190	Section 8 Rental Income				
3690	Other Revenue	14,500	8,500	84,952	102,302
3690.15	Admin Fee				
3690.71	Admin Fee - Cooper				
	Total Other Revenue	14,500	8,500	84,952	102,302
6120	Gain/(Loss) on Equipment Disposal	-	-	-	-
9110	Operating Transfers - In	6,250	6,250	6,250	6,250
	Capital Grant Allocation	-	-	-	-
	Other Grant Allocation	-	-	-	-
	Section 8 Allocation	-	-	-	-
	Total Revenue	4,078,364	2,996,885	3,131,574	2,556,472
<b>ADMINISTRATIVE EXPENSES</b>					
4110	Salaries - Reg.	228,608	225,455	228,608	185,011
4110.01	Salaries - O.T.	-	-	-	-
4110	Total Administrative Salaries	228,608	225,455	228,608	185,011
4171	Auditing Fees	2,235	1,280	1,817	1,668
4540	Employee Benefit Contributions - Admin	100,754	99,502	100,925	81,640
4130	Legal	20,000	16,000	18,000	9,500
4140	Staff Training	1,500	1,750	1,550	1,500
4150	Travel / Parking	150	150	150	300
4170	Accounting Fees	-	-	-	-
4190.01	Stationary / Supplies	1,600	2,200	2,000	4,000
4190.02	Telephone / Alarm / Internet / Elevator	30,450	11,950	30,450	30,450
4190.04	Advertisement	150	150	150	300
4190.05	Publications / Postage	7,350	6,500	7,500	7,500
4190.06	Equipment Maintenance & Repair	-	-	-	-
4190.07	Membership Dues & Fees	50	50	50	50
4190.08	Armored Car Service	-	-	-	-
4190.09	Consulting Fees	500	300	300	300
4190.1	Miscellaneous Sundry	5,500	2,950	4,000	8,000
4190.11	Court Costs	1,700	2,000	500	2,000
4190.12	Fiscal Agent Fees	-	-	-	-
4190.13	Information Technology	17,500	15,000	16,000	15,000
4190.14	Office Equipment Purchases <\$500	-	-	-	-
4190.17	Temporary Labor	-	-	-	-

Acct #	Account Description	AMP 1 - 524 DU	AMP 2 - 300 DU	AMP 3 - 426 DU	AMP 4 - 391 DU
4190.18	Reproduction	-	-	-	-
4190.19	Sundry	-	-	-	-
4190.2	Drug Testing	-	-	-	-
4190.21	Administrative Fees	-	-	-	-
4190	Sundry Administrative	86,450	59,000	80,650	78,900
	Asset Management Fee	493,608	282,600	401,292	368,322
	Allocated Overhead	-	-	-	-
	Total Administrative Expense	911,655	667,837	813,292	715,541
TENANT SERVICES					
4210	Salaries - Reg.	11,000	6,200	9,000	27,000
4210.01	Salaries - O.T.	-	-	-	-
4210	Total Tenant Services Salaries	11,000	6,200	9,000	27,000
4540	Employee Benefit Contributions	-	-	-	-
4220	Recreation & Publications	-	-	-	-
4230	Contract Costs	15,100	11,500	11,650	12,275
	Total Non-Salary	15,100.00	11,500	11,650.00	12,275
	Total Tenant Services Expense	26,100	17,700	20,650	39,275
UTILITIES					
4355.01	Labor - Reg.	-	-	-	-
4355.02	Labor - O.T.	-	-	-	-
4355	Total Utilities Labor	-	-	-	-
4540	Employee Benefit Contributions	-	-	-	-
4310	Water (Includes Sewer Charges)	251,347	203,892	110,550	53,749
4320	Electricity	470,989	359,463	344,526	490,294
4330	Gas	493,652	442,536	332,147	157,175
4390	Other	-	-	-	-
	Total Utility Expense	1,215,988	1,005,891	787,222	701,218
ORDINARY MAINTENANCE & OPERATION					
4410	Labor - Reg.	735,133	520,290	491,441	451,130
4410.01	Labor - O.T.	14,703	10,406	9,829	9,023
4410	Total Maintenance Labor	749,836	530,696	501,269	460,153
4420	Materials and Other	125,000	100,000	125,000	79,000
4430.01	Auto Rentals & Repair	1,200	500	1,000	1,600
4430.02	Lock & Key Repair	-	-	-	-
4430.03	Electrical Repairs	-	-	-	-
4430.04	Structural Repairs	-	-	-	-
4430.05	Equipment Repairs & Rentals	300	300	2,600	5,600
4430.06	Repairs & Rentals	-	-	-	-
4430.07	Heating & AC Repairs	-	-	-	3,700
4430.08	Elevator Maintenance	-	-	35,575	16,330
4430.09	Heaters & Ranges	-	-	-	-
4430.1	Engineers & Consultants	-	-	-	-
4430.11	Fire & Alarm Services	1,850	750	6,000	2,300
4430.14	Licenses & Permits	-	-	-	-
4430.15	Auto Allowances	-	-	-	-
4430.16	Garbage Truck Repairs	-	-	-	-

Acct #	Account Description	AMP 1 - 524 DU	AMP 2 - 300 DU	AMP 3 - 426 DU	AMP 4 - 391 DU
4430.17	Sewage & Plumbing	-	-	-	-
4430.18	Paving & Fencing	-	-	-	-
4430.19	Grass Cutting	-	-	-	-
4430.2	Other Contract Costs	23,500	38,000	39,000	12,000
4430.22	Garbage Collection	84,619	48,446	68,793	63,141
4430.23	Tree Removal	-	-	-	-
4430.24	Pest Control	53,497	30,628	43,492	39,919
4430.25	Uniforms	6,227	3,565	5,062	4,646
4430.26	Work Tasks	-	-	-	-
	Total Contract Costs	171,193	122,189	201,523	149,236
4540	Employee Benefit Contributions	330,473	234,216	221,299	203,052
	PH Central Service Allocation				
	Total Ordinary Maintenance & Operation	1,376,502	987,101	1,049,091	891,441
PROTECTIVE SERVICES					
4465.01	Labor				
4465.02	Labor - O.T.				
4465	Total Protective Services Labor	-	-	-	-
4480	Contract Costs				
4540	Employee Benefit Contributions				
	Total Protective Services	-	-	-	-
GENERAL					
4510.01	Insurance - General Coverage	7,691	5,134	3,503	2,644
4510.02	Workmans Compensation	34,364	23,625	23,625	19,330
4510.03	Self Insurance - Liability	20,561	11,771	16,715	15,342
4510.04	Self Insurance - Fire	38,082	66,638	24,697	23,664
	Total Insurance	100,698	107,168	68,540	60,980
4520	Payments in Lieu of Taxes	61,406	25,021	72,310	68,734
4570	Collection Losses				
4580	Interest Expense				
4530	Terminal Leave				
	Total General Expenses	162,104	132,189	140,850	129,714
TOTAL ROUTINE EXPENDITURES					
	Total Routine Operating Expense	3,692,349	2,810,718	2,811,105	2,477,189
	Excess Operating Revenue over Operating Expenses	386,015	186,167	320,470	79,283
NON-ROUTINE EXPENDITURES					
4610	Extraordinary Maintenance	37,000	55,000	43,000	40,000
	Capital Needs	33,200	25,000	31,500	18,250
	Total Non-Routine Expenses	70,200	80,000	74,500	58,250
RESIDUAL RECEIPTS OR DEFICIT					
	Total Expenses	3,762,549	2,890,718	2,885,605	2,535,439
	Excess Operating Revenue over Operating Expenses	315,815	106,167	245,970	21,033



**ATTACHMENT C:    HCV PAYMENT STANDARDS**

<b>0BR</b>	<b>1BR</b>	<b>2BR</b>	<b>3BR</b>	<b>4BR</b>	<b>5BR</b>
\$843	\$1,009	\$1,297	\$1,549	\$1,699	\$1,954

These payment standards were effective 12/31/2009

All rents approved, including Section 8 Vouchers, are subject to reasonableness and comparable rents offered in this area.

The above rents include all utilities. the utility schedule must be used to establish new rent without utilities.

## ATTACHMENT D: UTILITY ALLOWANCE SCHEDULE

Unit Type	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR	7 BR
<b>Mobile Home (Manufactured Home)'</b>								
a. Natural Gas	54	65	83	107	134			
b. Electric	52	62	81	103	129			
c. Bottle Gas	114	137	177	227	284			
d. Oil	77	93	121	155	193			
<b>High-Rise with Elevator</b>								
a. Natural Gas	55	62	74	90	102	127	146	165
b. Electric	47	58	70	87	107	125	144	163
<b>Row House/Garden Apt (Rowhouse/Townhouse)'</b>								
a. Natural Gas	53	71	96	120	145	169	194	219
b. Electric	51	69	93	116	140	163	187	212
c. Bottle Gas	113	151	204	255	308	358	412	466
d. Oil	77	103	139	173	210	244	281	317
<b>Two-Three Family/Duplex (Semi-Detached)*</b>								
a. Natural Gas	64	83	110	136	160	182	209	236
b. Electric	62	80	106	132	154	176	202	228
c. Bottle Gas	137	176	233	290	339	386	444	502
d. Oil	93	120	159	197	231	263	302	342
<b>Older Multi-Family (Low Rise)'</b>								
a. Natural Gas	58	76	101	125	150	172	198	224
b. Electric	56	73	97	120	145	166	191	216
c. Bottle Gas	122	160	214	264	318	365	420	475
d. Oil	83	109	146	180	217	249	286	323
<b>Older Home Converted (Semi Detached)'</b>								
a. Natural Gas	61	79	106	131	156	175	201	227
b. Electric	59	76	102	126	151	169	194	219
c. Bottle Gas	130	167	224	278	331	371	427	483
d. Oil	89	114	152	189	225	253	291	328
<b>Single Family Detached</b>								
a. Natural Gas	70	95	114	144	162	189	217	245
b. Electric	68	92	110	139	157	182	210	237
c. Bottle Gas	149	202	242	305	345	401	461	521
d. Oil	102	138	165	208	235	273	314	355
<b>All Unit Types-Cooking</b>								
a. Natural Gas	0	11	15	18	23	25	28	32
b. Electric	0	10	14	17	21	23	26	30
c. Bottle Gas	0	24	31	39	48	52	60	68
<b>All Unit Types-Electricity</b>	28	35	48	59	73	79	91	102
<b>All Unit Types Water Heat</b>								
a. Natural Gas	11	14	19	23	29	31	36	41
b. Electric	14	18	24	29	36	39	45	51
c. Bottle Gas	23	30	40	50	62	67	77	87
d. Oil	14	18	25	31	38	41	47	0.53
<b>Range (Tenant Owned)</b>	3	3	4	4	4	4	4	4
<b>Refrigerator (Tenant Owned)</b>	4	4	4	4	5	6	6	6

## **ATTACHMENT E: RAB LIST AND COMMENTS**

### **RAB MEETING**

A Resident Advisory Board meeting was held on this date, Wednesday, April 28, 2010. In attendance at these meetings were members of the RAB as well as LHA staff and Consultant Phillip Mayfield.

Phil Mayfield explained the following goals and objectives for the 5 Year and Annual Plan:

#### **Physical Facilities:**

1. To develop new housing by using replacement housing funds, section 32, project based section 8 and neighborhood stabilization funds.
2. To create new accessible units for the elderly and disabled;
3. Federalize all state housing and;
4. Create emergency shelter unit.

#### **Management Operations:**

1. To increase HCV homeownership;
2. Explore the use of multiple payment standard tiers for HCD to deconcentrate poverty;
3. To create a higher functioning agency by:
  - a. increasing communication making it more informed and cohesive;
  - b. increasing training for all staff;
  - c. to conduct focused staff assessments with a view to making assignment changes for experience and in effect cross training and performance.
4. Fine tune asset management so that it's more effective in practice;
5. Improve MIS so that it supports better asset management by;
  - a. cleaning up data
  - b. training
  - c. enforcing accountability for data input
  - d. providing manuals for asset management and other functions.

#### **Client Services:**

1. Attract more service organizations to serve LHA clients;
2. provide more broadband service within elderly developments and connect to the university of Lowell;
3. identify more clients and recruit them for the HCV FSS program;
4. explore the expansion of FSS into public housing;
5. continue to add translated documents to the LEP library;
6. review the lease and make revisions as appropriate and;
7. Expand the scope and number of enrichment programs, especially for public housing youth in the school system.

Bill Duggan explained the on-going rehab at North Common Village. He said that we are trying to get rid of the one bedroom units on the 3<sup>rd</sup> floor by converting the one and 3 bedroom units into 2-2bedroom units. Angel Vega said that all handicapped persons should be on the 1<sup>st</sup> floor. Bill Duggan said that this is not possible, it's against the rules. We cannot put all handicapped people on the same floor. Angel Vega said that he totally agrees with this policy.

At this time MaryAnn explained the transfer policy. She said LHA will send a copy of the Transfer Policy to all Tenant Councils and budgets broken down by project name rather than AMPS.

Overall, residents had no major issues with the Plan and seem to be in agreement with the LHA's goals and objectives of the Annual and 5 year plan. Meeting was adjourned.

## **PUBLIC HEARING**

A public hearing was held at 4.00pm June 16<sup>th</sup> 2010. During the public comment period and at the public hearing no comments were received.

## **RAB MEMBERSHIP LIST**

Mr. Angel Vega  
408 Adams Street Apt. #128  
Lowell, MA 01854

Ms. Pamela Miller  
20 Morse Street, Apt. #33  
Lowell, Ma 01851

Ms. Michelle McAneney  
50 Summer Street, Apt. #108  
Lowell, Ma 01852

Ms. Rosalie Cullinane  
735 Broadway Street, Apt. #B21  
Lowell, Ma 01854

Mr. Andres Rivera  
560 Market St. Apt. #356  
Lowell, Ma 01854

Ms. Omayra Rodriguez  
434 Adams Street Apt. #90  
Lowell, Ma 01854

Ms. Leoncia Melendez  
40 Adams St. Apt. #13  
Lowell, Ma 01854

Ms. Kimberly Sim  
55 Avenue C #24  
Lowell, Ma 01851

Ms. Noemi Rivera  
24 Avenue A  
Lowell, Ma 01851

Ms. Ramona Gendron  
183 Gorham St. Apt. #290  
Lowell, Ma 01852

Mr. William McCarthy  
65 Summer St. Apt. #137  
Lowell, Ma 01852

Ms. Shirley Dufresne  
117 High St. Apt. #204W  
Lowell, Ma 01852

Ms. Susan Sheehan  
117 High St. Apt. #304W  
Lowell, Ma 01852

Ms. Margaret Gaudet  
117 High St. Apt. #B2W  
Lowell, Ma 01852

Mr. Mark H. Palo  
657 Merrimack St. Apt. #105  
Lowell, Ma 01854

Mr. Ronald McMaster  
657 Merrimack St. Apt. #205  
Lowell, Ma 01854

Ms. Katherine Gannon  
657 Merrimack St. Apt. #424  
Lowell, Ma 01854

Ms. Ruth Grout  
735 Broadway St. Apt. #H211  
Lowell, Ma 01854

Faye Roberts  
735 Broadway St. Apt. #201  
Lowell, Ma 01854

## **ATTACHMENT F: CFP ANNUAL STATEMENT**

Following are the Annual Statements for the CFP program, CDBG-R and ARRA Programs for Program Years still open. Each Statement is numbered separately.

Annual Statement/Performance and Evaluation Report  
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
 Office of Public and Indian Housing  
 OMB No. 2577-0226  
 Expires 4/30/2011

<b>Part I: Summary</b>					
<b>PHA Name: LOWELL HOUSING AUTHORITY</b>		<b>Grant Type and Number</b> Capital Fund Program Grant No: MA06P00150110 Replacement Housing Factor Grant No: Date of CFFP: 7/15/2010			<b>FFY of Grant: 2010</b> <b>FFY of Grant Approval: 7/15/2010</b>
<b>Type of Grant</b> <input checked="" type="checkbox"/> <b>Original Annual Statement</b> <input type="checkbox"/> <b>Reserve for Disasters/Emergencies</b> <input type="checkbox"/> <b>Revised Annual Statement (revision no:                      )</b> <input type="checkbox"/> <b>Performance and Evaluation Report for Period Ending:</b> <input type="checkbox"/> <b>Final Performance and Evaluation Report</b>					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost <sup>1</sup>	
		Original	Revised <sup>2</sup>	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations (may not exceed 20% of line 21) <sup>3</sup>	28,000			
3	1408 Management Improvements	200,000			
4	1410 Administration (may not exceed 10% of line 21)	317,111			
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs	175,000			
8	1440 Site Acquisition				
9	1450 Site Improvement	492,642			
10	1460 Dwelling Structures	1,633,383			
11	1465.1 Dwelling Equipment—Nonexpendable	5,000			
12	1470 Non-dwelling Structures	319,976			
13	1475 Non-dwelling Equipment				
14	1485 Demolition				
15	1492 Moving to Work Demonstration				
16	1495.1 Relocation Costs	5,000			
17	1499 Development Activities <sup>4</sup>				

<sup>1</sup> To be completed for the Performance and Evaluation Report.

<sup>2</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>3</sup> PHAs with under 250 units in management may use 100% of CFP Grants for operations.

<sup>4</sup> RHF funds shall be included here.

Annual Statement/Performance and Evaluation Report  
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
 Office of Public and Indian Housing  
 OMB No. 2577-0226  
 Expires 4/30/2011

<b>Part I: Summary</b>					
<b>PHA Name:</b> LOWELL HOUSING AUTHORITY		<b>Grant Type and Number</b> Capital Fund Program Grant No: MA06P00150110 Replacement Housing Factor Grant No: Date of CFFP: 7/15/2010			<b>FFY of Grant:</b> 2010 <b>FFY of Grant Approval:</b> 7/15/2010
<b>Type of Grant</b> <input checked="" type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no:      ) <input type="checkbox"/> Performance and Evaluation Report for Period Ending: <input type="checkbox"/> Final Performance and Evaluation Report					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost <sup>1</sup>	
		Original	Revised <sup>2</sup>	Obligated	Expended
18a	1501 Collateralization or Debt Service paid by the PHA				
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment				
19	1502 Contingency (may not exceed 8% of line 20)				
20	Amount of Annual Grant:: (sum of lines 2 - 19)	3,171,112			
21	Amount of line 20 Related to LBP Activities				
22	Amount of line 20 Related to Section 504 Activities				
23	Amount of line 20 Related to Security - Soft Costs				
24	Amount of line 20 Related to Security - Hard Costs				
25	Amount of line 20 Related to Energy Conservation Measures				
<b>Signature of Executive Director</b> <i>Sally K. Wallace</i>		<b>Date</b> 6/28/2010		<b>Signature of Public Housing Director</b> _____	
				<b>Date</b> _____	

<sup>1</sup> To be completed for the Performance and Evaluation Report.

<sup>2</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>3</sup> PHAs with under 250 units in management may use 100% of CFP Grants for operations.

<sup>4</sup> RHF funds shall be included here.



<b>Part II: Supporting Pages</b>								
PHA Name: LOWELL HOUSING AUTHORITY			<b>Grant Type and Number</b> Capital Fund Program Grant No: MA06P00150110 CFFP (Yes/ No): Replacement Housing Factor Grant No:			<b>Federal FFY of Grant: 2010</b>		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised <sup>1</sup>	Funds Obligated <sup>2</sup>	Funds Expended <sup>2</sup>	
HA-WIDE	OPERATIONS	1406	1641	28,000				
HA- WIDE	MANAGEMENT IMPROVEMENTS	1408	1641	200,000				
HA- WIDE	ADMINISTRATION	1410	1641	317,111				
HA- WIDE	FEES/COSTS	1430	1641	175,000				
AMP-1-NORTH COMMON VILLAGE	REHAB OF UNITS IN WALK-UP BUILDINGS	1460	330	985,000				
AMP-2-GEORGE FLANNAGAN	REHAB OF KIT. AND BATHS	1460	166	638,383				
HA-WIDE-ALL AMPS	NON-ROUTINE VACANCY PREP	1460	ALL	5,000				
HA-WIDE-ALL AMPS	NON-ROUTINE PM REPAIRS	1460	ALL	5,000				
AMP-1-NORTH COMMON VILLAGE	SITE IMPROVEMENTS	1450	528	123,161				
AMP-2-GEORGE FLANNAGAN	SITE IMPROVEMENTS	1450	300	123,161				
AMP-3-BISHOP MARKHAM VILLAGE	SITE IMPROVEMENTS	1450	426	123,160				
AMP-4-FATHER NORTON MANOR,DEWEY ARCHAMBAULT	SITE IMPROVEMENTS	1450	391	123,160				

TOWERS,FRANCIS GATEHOUSE								
HA-WIDE-ALL AMPS	DWELLING EQUIPMENT- ref.,stoves,washers,dryers,air conditioners	1465.1	1641	5,000				

<sup>1</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>2</sup> To be completed for the Performance and Evaluation Report.

PHA Name: LOWELL HOUSING AUTHORITY	<b>Grant Type and Number</b> Capital Fund Program Grant No: MA06P00150110 CFFP (Yes/ No): Replacement Housing Factor Grant No:	<b>Federal FFY of Grant: 2010</b>
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<sup>1</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.  
<sup>2</sup> To be completed for the Performance and Evaluation Report.

<b>Part III: Implementation Schedule for Capital Fund Financing Program</b>					
PHA Name: LOWELL HOUSING AUTHORITY				Federal FFY of Grant: 2010	
Development Number Name/PHA-Wide Activities	All Fund Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates <sup>1</sup>
	Original Obligation End Date	Actual Obligation End Date	Original Expenditure End Date	Actual Expenditure End Date	
AMP-1 REHAB OF UNITS	7/15/2012		7/15/2014		
AMP-2 REHAB OF KIT. AND BATH	7/15/2012		7/15/2014		
AMP-3 ELEVATOR UPGRADE	7/15/2012		7/15/2014		
AMP-1,2,3,AND 4 SITE WORK	7/15/2012		7/15/2014		
HA-WIDE NON- ROUTINE VACANCY REPAIRS	7/15/2012		7/15/2014		
HA-WIDE NON- ROUTINE PM REPAIRS	7/15/2012		7/15/2014		
HA-DWELLING EQUIPMENT	7/15/2012		7/15/2014		
HA-WIDE RELOCATION	7/15/2012		7/15/2014		

<sup>1</sup> Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

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Annual Statement/Performance and Evaluation Report  
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
 Office of Public and Indian Housing  
 OMB No. 2577-0226  
 Expires 4/30/2011

<b>Part I: Summary</b>					
<b>PHA Name: LOWELL HOUSING AUTHORITY</b>		<b>Grant Type and Number</b> Capital Fund Program Grant No: Replacement Housing Factor Grant No: MA06R00150110 Date of CFFP: 7/15/2010			<b>FFY of Grant: 2010</b> <b>FFY of Grant Approval: 7/15/2010</b>
<b>Type of Grant</b> <input checked="" type="checkbox"/> <b>Original Annual Statement</b> <input type="checkbox"/> <b>Reserve for Disasters/Emergencies</b> <input type="checkbox"/> <b>Revised Annual Statement (revision no: )</b> <input type="checkbox"/> <b>Performance and Evaluation Report for Period Ending:</b> <input type="checkbox"/> <b>Final Performance and Evaluation Report</b>					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost <sup>1</sup>	
		Original	Revised <sup>2</sup>	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations (may not exceed 20% of line 21) <sup>3</sup>				
3	1408 Management Improvements				
4	1410 Administration (may not exceed 10% of line 21)				
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs				
8	1440 Site Acquisition				
9	1450 Site Improvement				
10	1460 Dwelling Structures				
11	1465.1 Dwelling Equipment—Nonexpendable				
12	1470 Non-dwelling Structures				
13	1475 Non-dwelling Equipment				
14	1485 Demolition				
15	1492 Moving to Work Demonstration				
16	1495.1 Relocation Costs				
17	1499 Development Activities <sup>4</sup>	34,788			

<sup>1</sup> To be completed for the Performance and Evaluation Report.

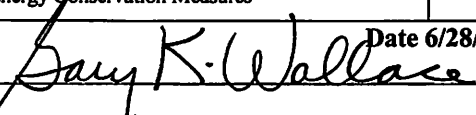
<sup>2</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>3</sup> PHAs with under 250 units in management may use 100% of CFP Grants for operations.

<sup>4</sup> RHF funds shall be included here.

Annual Statement/Performance and Evaluation Report  
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
 Office of Public and Indian Housing  
 OMB No. 2577-0226  
 Expires 4/30/2011

<b>Part I: Summary</b>					
<b>PHA Name:</b> LOWELL HOUSING AUTHORITY		<b>Grant Type and Number</b> Capital Fund Program Grant No: Replacement Housing Factor Grant No: MA06R00150110 Date of CFFP: 7/15/2010			<b>FFY of Grant:</b> 2010 <b>FFY of Grant Approval:</b> 7/15/2010
<b>Type of Grant</b> <input checked="" type="checkbox"/> <b>Original Annual Statement</b> <input type="checkbox"/> <b>Reserve for Disasters/Emergencies</b> <input type="checkbox"/> <b>Revised Annual Statement (revision no:      )</b> <input type="checkbox"/> <b>Performance and Evaluation Report for Period Ending:</b> <input type="checkbox"/> <b>Final Performance and Evaluation Report</b>					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost <sup>1</sup>	
		Original	Revised <sup>2</sup>	Obligated	Expended
18a	1501 Collateralization or Debt Service paid by the PHA				
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment				
19	1502 Contingency (may not exceed 8% of line 20)				
20	Amount of Annual Grant:: (sum of lines 2 - 19)	34,788			
21	Amount of line 20 Related to LBP Activities				
22	Amount of line 20 Related to Section 504 Activities				
23	Amount of line 20 Related to Security - Soft Costs				
24	Amount of line 20 Related to Security - Hard Costs				
25	Amount of line 20 Related to Energy Conservation Measures				
<b>Signature of Executive Director</b> 		<b>Date</b> 6/28/2010		<b>Signature of Public Housing Director</b>  	
				<b>Date</b>	

<sup>1</sup> To be completed for the Performance and Evaluation Report.

<sup>2</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>3</sup> PHAs with under 250 units in management may use 100% of CFP Grants for operations.

<sup>4</sup> RHF funds shall be included here.

<sup>1</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.  
<sup>2</sup> To be completed for the Performance and Evaluation Report.



[illegible]

<sup>2</sup> To be completed for the Performance and Evaluation Report.

[illegible]

<sup>1</sup> Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

[illegible]

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Annual Statement/Performance and Evaluation Report  
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
 Office of Public and Indian Housing  
 OMB No. 2577-0226  
 Expires 4/30/2011

<b>Part I: Summary</b>					
<b>PHA Name: LOWELL HOUSING AUTHORITY</b>		<b>Grant Type and Number</b> Capital Fund Program Grant No: MA06P00150109 Replacement Housing Factor Grant No: Date of CFFP:			<b>FFY of Grant: 2009</b> <b>FFY of Grant Approval: 09/15/09</b>
<b>Type of Grant</b> <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no:2-4-25-2010 ) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 03/31/2010 <input type="checkbox"/> Final Performance and Evaluation Report					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost <sup>1</sup>	
		Original	Revised <sup>2</sup>	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations (may not exceed 20% of line 21) <sup>3</sup>	25,000	25,000	0	0
3	1408 Management Improvements	200,000	200,000	48,477	48,477
4	1410 Administration (may not exceed 10% of line 21)	320,111	320,111	320,111	175,686
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs	74,976	74,976	24,728	24,728
8	1440 Site Acquisition				
9	1450 Site Improvement	213,382	213,382	112,000	19,227
10	1460 Dwelling Structures	2,097,942	2,160,016	2,155,016	1,102,795
11	1465.1 Dwelling Equipment—Nonexpendable	5,000	5,000	0	0
12	1470 Non-dwelling Structures				
13	1475 Non-dwelling Equipment	245,527	183,453	183,453	183,453
14	1485 Demolition				
15	1492 Moving to Work Demonstration				
16	1495.1 Relocation Costs	19,174	19,174	0	0
17	1499 Development Activities <sup>4</sup>				

<sup>1</sup> To be completed for the Performance and Evaluation Report.

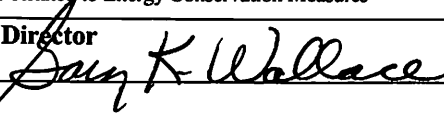
<sup>2</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>3</sup> PHAs with under 250 units in management may use 100% of CFP Grants for operations.

<sup>4</sup> RHF funds shall be included here.

Annual Statement/Performance and Evaluation Report  
Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing  
OMB No. 2577-0226  
Expires 4/30/2011

<b>Part I: Summary</b>					
<b>PHA Name:</b> LOWELL HOUSING AUTHORITY		<b>Grant Type and Number</b> Capital Fund Program Grant No: MA06P00150109 Replacement Housing Factor Grant No: Date of CFFP:			<b>FFY of Grant:</b> 2009 <b>FFY of Grant Approval:</b> 09/15/09
<b>Type of Grant</b> <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no: 2-4-25-2010 ) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 03/31/2010 <input type="checkbox"/> Final Performance and Evaluation Report					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost <sup>1</sup>	
		Original	Revised <sup>2</sup>	Obligated	Expended
18a	1501 Collateralization or Debt Service paid by the PHA				
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment	0	0		
19	1502 Contingency (may not exceed 8% of line 20)				
20	Amount of Annual Grant:: (sum of lines 2 - 19)	3,201,112	3,201,002	2,843,785	1,554,366
21	Amount of line 20 Related to LBP Activities				
22	Amount of line 20 Related to Section 504 Activities				
23	Amount of line 20 Related to Security - Soft Costs				
24	Amount of line 20 Related to Security - Hard Costs				
25	Amount of line 20 Related to Energy Conservation Measures				
<b>Signature of Executive Director</b> 		<b>Date 4-25-2010</b>		<b>Signature of Public Housing Director</b>  	
				<b>Date</b>	

<sup>1</sup> To be completed for the Performance and Evaluation Report.

<sup>2</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>3</sup> PHAs with under 250 units in management may use 100% of CFP Grants for operations.

<sup>4</sup> RHF funds shall be included here.

<b>Part II: Supporting Pages</b>								
PHA Name: LOWELL HOUSING AUTHORITY			<b>Grant Type and Number</b> Capital Fund Program Grant No: MA06P00150109 CFFP (Yes/ No): Replacement Housing Factor Grant No:			<b>Federal FFY of Grant: 2009</b>		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised <sup>1</sup>	Funds Obligated <sup>2</sup>	Funds Expended <sup>2</sup>	
HA-WIDE	NON-ROUTINE VACANCY PREP.	1460	ALL	5,000	9,506	9,506	9,506	completed
HA-WIDE	NON-ROUTINE PM REPAIRS	1460	ALL	5,000	0	0	0	deferred
HA-WIDE	DWELLING EQUIPMENT-ref. stoves,airconditioners,washers and dryers	1465.1	ALL	5,000	5,000	0	0	on-going
HA-WIDE	RELOCATION FOR REHAB	1495.1	ALL	19,174	19,174	0	0	on-going
AMP-1-NORTH COMMON VILLAGE	SITE IMPROVEMENTS-continued landscaping at n.c.v	1450	506	100,000	100,000	100,000	7,227	on-going
AMP-1	DEBT SERVICE for REHAB OF UNITS- total rehab of units at n.c.v-total of 330 units	9000	330	0	0	0	0	deferred to 1460 item
AMP-2-GEORGE FLANNAGAN	SITE IMPROVEMENTS- walks,driveways,steps	1450	300	75,000	75,000	12,000	12,000	on-going
AMP-2-GEORGE FLANNAGAN	KIT.AND BATH REHAB of 166 units- FA.	1460	166	1,102,942	819,080	819,080	30,311	on-going
AMP-3-BISHOP MARKHAM VILLAGE,FAULKNER ST.	SITE IMPROVEMENTS- walks,driveways,steps	1450	427	20,000	20,000	0	0	on-going
AMP-3-BISHOP MARKHAM VILLAGE	KIT.AND BATH REHAB PHASE -1-399 units at b.m.v-FA	1460	399	0	0	0	0	deferred to heating conversion
AMP-4-FATHER NORTON MANOR,DEWEY ARCHAMBAULT TOWERS,FRANCIS GATEHOUSE	SITE IMPROVEMENTS- walks,driveways,steps,landscaping,pointing	1450	391	18,382	18,382	0	0	on-going

AMP-3-BISHOP MARKHAM VILLAGE	NEW HEATING SYSTEMS FOR THREE BUILDINGS 65 AND 43 SUMMER, 145 GORHAM( EMERGENCY WORK ITEM)	1475	149	245,527	183,453	183,453	183,453	completed
AMP-1-NORTH COMMON VILLAGE	total rehab of units at n.c.v- 330 units- kits,baths, windows,walls,electrical,floors,plumbing	1460	330	985,000	1,331,430	1,250,000	1,028,207	on-going
HA- WIDE OPERATIONS		1406	ALL	25,000	25,000	0	0	on-going
HA-WIDE MANAGEMENT IMPROVEMENTS		1408	ALL	200,000	200,000	48,477	48,477	on-going
HA-WIDE ADMINISTRATION		1410	ALL	320,111	320,111	320,111	175,686	on-going
HA-WIDE FEES AND COSTS		1430	ALL	74,976	74,976	24,728	24,728	on-going
	TOTAL							

<sup>1</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>2</sup> To be completed for the Performance and Evaluation Report.

PHA Name: LOWELL HOUSING AUTHORITY	<b>Grant Type and Number</b> Capital Fund Program Grant No: CFFP (Yes/ No): Replacement Housing Factor Grant No:	<b>Federal FFY of Grant: 2009</b>
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<sup>2</sup> To be completed for the Performance and Evaluation Report.



<b>Part III: Implementation Schedule for Capital Fund Financing Program</b>					
PHA Name: LOWELL HOUSING AUTHORITY				<b>Federal FFY of Grant: 2009</b>	
Development Number Name/PHA-Wide Activities	All Fund Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates <sup>1</sup>
	Original Obligation End Date	Actual Obligation End Date	Original Expenditure End Date	Actual Expenditure End Date	
HA-WIDE 1406	09/15/11		09/15/13		
HA-WIDE 1408	09/15/11		09/15/13		
HA-WIDE 1410	09/15/11		09/15/13		
HA-WIDE 1430	09/15/11		09/15/13		
HA-WIDE 1450	09/15/11		09/15/13		
AMP-1-1460-MA.1-1	09/15/11		09/15/13		
AMP-2-1460-MA.1-2	09/15/11		09/15/13		
AMP-3-1460-MA.1-3	09/15/11		09/15/13		

<sup>1</sup> Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

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Annual Statement/Performance and Evaluation Report  
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
 Office of Public and Indian Housing  
 OMB No. 2577-0226  
 Expires 4/30/2011

<b>Part I: Summary</b>					
<b>PHA Name: LOWELL HOUSING AUTHORITY</b>		<b>Grant Type and Number</b> Capital Fund Program Grant No: MA06S00150109 Replacement Housing Factor Grant No: Date of CFFP:			<b>FFY of Grant: 2009</b> <b>FFY of Grant Approval: 03/18/2009</b>
<b>Type of Grant</b> <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input checked="" type="checkbox"/> Revised Annual Statement (revision no:4 -3/31/2010 ) <input type="checkbox"/> Performance and Evaluation Report for Period Ending: <input type="checkbox"/> Final Performance and Evaluation Report					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost <sup>1</sup>	
		Original	Revised <sup>2</sup>	Obligated	Expended
1	Total non-CFP Funds	330,594	323,317	47,723	47,723
2	1406 Operations (may not exceed 20% of line 21) <sup>3</sup>				
3	1408 Management Improvements				
4	1410 Administration (may not exceed 10% of line 21)	263,072	263,072	263,072	235,535
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs				
8	1440 Site Acquisition				
9	1450 Site Improvement	422,928	422,928	422,928	383,587
10	1460 Dwelling Structures	2,970,720	3,084,720	3,084,720	1,971,765
11	1465.1 Dwelling Equipment—Nonexpendable				
12	1470 Non-dwelling Structures				
13	1475 Non-dwelling Equipment				
14	1485 Demolition				
15	1492 Moving to Work Demonstration				
16	1495.1 Relocation Costs				
17	1499 Development Activities <sup>4</sup>	114,000	0	0	0

<sup>1</sup> To be completed for the Performance and Evaluation Report.

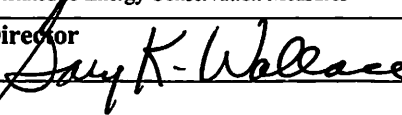
<sup>2</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>3</sup> PHAs with under 250 units in management may use 100% of CFP Grants for operations.

<sup>4</sup> RHF funds shall be included here.

Annual Statement/Performance and Evaluation Report  
Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing  
OMB No. 2577-0226  
Expires 4/30/2011

<b>Part I: Summary</b>					
<b>PHA Name:</b> <b>LOWELL</b> <b>HOUSING</b> <b>AUTHORITY</b>	<b>Grant Type and Number</b> Capital Fund Program Grant No: MA06S00150109 Replacement Housing Factor Grant No: Date of CFFP:	<b>FFY of Grant:2009</b> <b>FFY of Grant Approval: 03/18/09</b>			
<b>Type of Grant</b> <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input checked="" type="checkbox"/> Revised Annual Statement (revision no: 4-3/25/2010 ) <input type="checkbox"/> Performance and Evaluation Report for Period Ending: <input type="checkbox"/> Final Performance and Evaluation Report					
<b>Line</b>	<b>Summary by Development Account</b>	<b>Total Estimated Cost</b>		<b>Total Actual Cost <sup>1</sup></b>	
		<b>Original</b>	<b>Revised <sup>2</sup></b>	<b>Obligated</b>	<b>Expended</b>
18a	1501 Collateralization or Debt Service paid by the PHA				
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment				
19	1502 Contingency (may not exceed 8% of line 20)				
20	Amount of Annual Grant:: (sum of lines 2 - 19)	3,770,720	3,770,720	3,770,720	2,590,882
21	Amount of line 20 Related to LBP Activities				
22	Amount of line 20 Related to Section 504 Activities				
23	Amount of line 20 Related to Security - Soft Costs				
24	Amount of line 20 Related to Security - Hard Costs				
25	Amount of line 20 Related to Energy Conservation Measures				
<b>Signature of Executive Director</b> 		<b>Date 3/25/2010</b>	<b>Signature of Public Housing Director</b>		<b>Date</b>

<sup>1</sup> To be completed for the Performance and Evaluation Report.

<sup>2</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>3</sup> PHAs with under 250 units in management may use 100% of CFP Grants for operations.

<sup>4</sup> RHF funds shall be included here.

<b>Part II: Supporting Pages</b>								
PHA Name: LOWELL HOUSING AUTHORITY			<b>Grant Type and Number</b> Capital Fund Program Grant No: MA06S00150109 CFFP (Yes/ No): Replacement Housing Factor Grant No:			<b>Federal FFY of Grant: 2009</b>		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised <sup>1</sup>	Funds Obligated <sup>2</sup>	Funds Expended <sup>2</sup>	
AMP-1-NORTH COMMON VILLAGE	LANDSCAPING PHASE 3 ADAMS ST.	1450		422,928	422,928	422,928	383,587	ON-GOING
	FROM 402 ADAMS TO 360 ADAMS ST. PLANS WERE IN DESIGN. GOING OUT TO BID WITHIN 60 DAYS.							
AMP-1-NORTH COMMON VILLAGE	WINDOW REPLACEMENT IN ROW HOUSES 176 UNITS. WORK TO BE DONE WITH FORCED LABOR ACCOUNT	1460		510,000	510,000	510,000	381,794	ON-GOING
AMP-2-GEORGE FLANNAGAN	REPLACE SIDING ON 23 BUILDINGS. WORK TO BE DONE WITH FORCED LABOR ACCOUNT.	1460		1,012,099	1,012,099	1,012,099	775,100	ON-GOING
AMP-3-BISHOP MARKHAM VILLAGE	REPLACE ROOFS AT 50 SUMMER ST. ROOF WORK IN DESIGN GOING OUT TO BID WITHIN 45 DAYS.	1460		300,476	300,476	300,476	300,476	COMPLETED
AMP-3-BISHOP MARKHAM VILLAGE	REPLACE WINDOWS IN ALL UNITS 399. WORK TO BE DONE WITH FORCED LABOR ACCOUNT.	1460		1,100,000	1,100,000	1,100,000	466,250	ON-GOING
	FEDERALIZATION OF STATE DEVELOPMENT- 57UNITS	1499		114,000	0	0	0	deferred to 1460 work items
AMP-5-111 HILDRETH ST	PAINT ALL COMMON AREAS,HALLWAYS,STAIRWAYS,COMMOUNITY ROOM,ENTRANCES,ETC,	1460		0	93,658	93,000	0	ON-GOING
AMP-5-111	REPLACE FLOORING IN ALL COMMON	1460		0	20,341	20,341	20,341	COMPLETED

HILDRETH ST	AREAS,CARPET IN HALLWAYS,COMMUNITY ROOM							
AMP-3-BISHOP MARKHAM VILLAGE	CHIMNEY REPAIRS AT 50 SUMMER ST	1460		48,145	48,145	48,145	48,145	COMPLETED
HA WIDE	ADMINISTRATION	1410		263,072	263,072	263,072	235,535	ON-GOING
NON-CFP FUNDS-111 HILDRETH ST	STATE AWARD FOR NEW LOW FLOW TOILETS-PURCHASE AND INSTALLATION			46,160	46,160			ON-GOING
NON- CFP FUNDS-STATE OPERATING RESERVES	LEGAL EXPENSES,CONSULTANT,SURVEYS, APPRAISALS-35,000.			35,000	32,605	32,605	32,605	COMPLETED
NON-CFP FUNDS-111 HILDRETH ST. FEDERALIZATION OF STATE DEVELOPMENT	DHCD AWARD FOR WATER CONSERVATION SUSTAINABILITY PROGRAM 46,160.00 -HOT WATER SYSTEM REPLACEMENT 20,000.00 RESERVES ACCOUNT			20,000	15,118	15,118	15,118	COMPLETED
NON-CFP FUNDS-111 HILDRETH ST. FEDERALIZATION OF STATE DEVELOPMENT-DHCD AWARD	ROOF REPLACEMENT ,GFI INSTALLATION IN KITCHENS 57 UNITS,PARKING LOT AND DRAINAGE REPAIR,KITCHEN COUNTER TOP REPLACEMENT 57 UNITS-TOTAL 229,434			229,434	229,434			

<sup>1</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>2</sup> To be completed for the Performance and Evaluation Report.

PHA Name:	<b>Grant Type and Number</b> Capital Fund Program Grant No: CFFP (Yes/ No): Replacement Housing Factor Grant No:	<b>Federal FFY of Grant:</b>
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<sup>1</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

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<b>Part III: Implementation Schedule for Capital Fund Financing Program</b>					
PHA Name: LOWELL HOUSING AUTHORITY				Federal FFY of Grant: 2009	
Development Number Name/PHA-Wide Activities	All Fund Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates <sup>1</sup>
	Original Obligation End Date	Actual Obligation End Date	Original Expenditure End Date	Actual Expenditure End Date	
AMP-1 MA.1-1-1450- LANDSCAPING	03/17/2010	07/20/2009	03/17/2012		
AMP-1 MA.1-1-1460- WINDOWS	03/17/2010	07/22/2009	03/17/2012		
AMP-2 MA.1-2-1460	03/17/2010	04/06/2009	03/17/2012		
AMP-3 MA.1-3-1460- ROOFS	03/17/2010	08/03/2009	03/17/2012	11/30/2009	COMPLETED
AMP-3-1460-WINDOWS	03/17/2010	08/19/2009	03/17/2012		
AMP-3-1460- CHIMMNEY REPAIR	03/17/2010	08/03/2009	03/17/2012	09/30/2009	COMPLETED
AMP-5-1460-PAINTING OF COMMON AREAS	03/17/2010	03/16/2010	03/17/2012		
AMP-5-1460-CARPET REPLACEMENT IN COMMON AREAS	03/17/2010	03/16/2010	03/17/2012		

<sup>1</sup> Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.



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Annual Statement/Performance and Evaluation Report  
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
 Office of Public and Indian Housing  
 OMB No. 2577-0226  
 Expires 4/30/2011

<b>Part I: Summary</b>					
<b>PHA Name: LOWELL HOUSING AUTHORITY</b>		<b>Grant Type and Number</b> Capital Fund Program Grant No: Replacement Housing Factor Grant No: MA06R00150109 Date of CFFP: 4/2/2010			<b>FFY of Grant: 2009</b> <b>FFY of Grant Approval: 4/2/2010</b>
<b>Type of Grant</b> <input checked="" type="checkbox"/> <b>Original Annual Statement</b> <input type="checkbox"/> <b>Reserve for Disasters/Emergencies</b> <input type="checkbox"/> <b>Revised Annual Statement (revision no:      )</b> <input type="checkbox"/> <b>Performance and Evaluation Report for Period Ending:</b> <input type="checkbox"/> <b>Final Performance and Evaluation Report</b>					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost <sup>1</sup>	
		Original	Revised <sup>2</sup>	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations (may not exceed 20% of line 21) <sup>3</sup>				
3	1408 Management Improvements				
4	1410 Administration (may not exceed 10% of line 21)				
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs				
8	1440 Site Acquisition				
9	1450 Site Improvement				
10	1460 Dwelling Structures				
11	1465.1 Dwelling Equipment—Nonexpendable				
12	1470 Non-dwelling Structures				
13	1475 Non-dwelling Equipment				
14	1485 Demolition				
15	1492 Moving to Work Demonstration				
16	1495.1 Relocation Costs				
17	1499 Development Activities <sup>4</sup>	34,935			

<sup>1</sup> To be completed for the Performance and Evaluation Report.

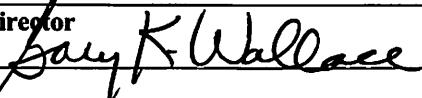
<sup>2</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>3</sup> PHAs with under 250 units in management may use 100% of CFP Grants for operations.

<sup>4</sup> RHF funds shall be included here.

Annual Statement/Performance and Evaluation Report  
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
 Office of Public and Indian Housing  
 OMB No. 2577-0226  
 Expires 4/30/2011

<b>Part I: Summary</b>					
<b>PHA Name:</b> LOWELL HOUSING AUTHORITY		<b>Grant Type and Number</b> Capital Fund Program Grant No: Replacement Housing Factor Grant No: MA06R00150109 Date of CFFP:			<b>FFY of Grant:2009</b> <b>FFY of Grant Approval:</b>
<b>Type of Grant</b> <input checked="" type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no:        ) <input type="checkbox"/> Performance and Evaluation Report for Period Ending: <input type="checkbox"/> Final Performance and Evaluation Report					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost <sup>1</sup>	
		Original	Revised <sup>2</sup>	Obligated	Expended
18a	1501 Collateralization or Debt Service paid by the PHA				
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment				
19	1502 Contingency (may not exceed 8% of line 20)				
20	Amount of Annual Grant:: (sum of lines 2 - 19)	34,935			
21	Amount of line 20 Related to LBP Activities				
22	Amount of line 20 Related to Section 504 Activities				
23	Amount of line 20 Related to Security - Soft Costs				
24	Amount of line 20 Related to Security - Hard Costs				
25	Amount of line 20 Related to Energy Conservation Measures				
<b>Signature of Executive Director</b> 		<b>Date 4/2/2010</b>		<b>Signature of Public Housing Director</b>  	
				<b>Date</b>	

<sup>1</sup> To be completed for the Performance and Evaluation Report.

<sup>2</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>3</sup> PHAs with under 250 units in management may use 100% of CFP Grants for operations.

<sup>4</sup> RHF funds shall be included here.

<sup>1</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.  
<sup>2</sup> To be completed for the Performance and Evaluation Report.

[illegible]

<sup>2</sup> To be completed for the Performance and Evaluation Report.

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Annual Statement/Performance and Evaluation Report  
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
 Office of Public and Indian Housing  
 OMB No. 2577-0226  
 Expires 4/30/2011

<b>Part I: Summary</b>					
<b>PHA Name: LOWELL HOUSING AUTHORITY</b>		<b>Grant Type and Number</b> Capital Fund Program Grant No: MA06P00150108 Replacement Housing Factor Grant No: Date of CFFP:			<b>FFY of Grant: 2008</b> <b>FFY of Grant Approval: 06/13/2008</b>
<b>Type of Grant</b> <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no:4-5/20/10 ) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 5/20/10 <input type="checkbox"/> Final Performance and Evaluation Report					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost <sup>1</sup>	
		Original	Revised <sup>2</sup>	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations (may not exceed 20% of line 21) <sup>3</sup>	18,025	18,025	18,025	18,025
3	1408 Management Improvements	106,819	74,513	39,494	39,494
4	1410 Administration (may not exceed 10% of line 21)	297,892	297,892	297,892	297,892
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs	86,501	86,501	86,501	86,501
8	1440 Site Acquisition				
9	1450 Site Improvement	341,265	341,265	331,899	331,899
10	1460 Dwelling Structures	1,708,790	1,727,096	1,724,746	1,724,746
11	1465.1 Dwelling Equipment—Nonexpendable	0	0	0	0
12	1470 Non-dwelling Structures	13,200	13,200	13,200	13,200
13	1475 Non-dwelling Equipment	406,425	420,425	420,425	410,464
14	1485 Demolition				
15	1492 Moving to Work Demonstration				
16	1495.1 Relocation Costs	0	0		
17	1499 Development Activities <sup>4</sup>				

<sup>1</sup> To be completed for the Performance and Evaluation Report.

<sup>2</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>3</sup> PHAs with under 250 units in management may use 100% of CFP Grants for operations.

<sup>4</sup> RHF funds shall be included here.



Annual Statement/Performance and Evaluation Report  
Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing  
OMB No. 2577-0226  
Expires 4/30/2011

**Part I: Summary**

<b>PHA Name:</b> <b>LOWELL</b> <b>HOUSING</b> <b>AUTHORITY</b>	<b>Grant Type and Number</b> Capital Fund Program Grant No: MA06P00150108 Replacement Housing Factor Grant No: Date of CFFP:	<b>FFY of Grant:2008</b> <b>FFY of Grant Approval: 0613/2008</b>
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**Type of Grant**

☐ Original Annual Statement
 ☐ Reserve for Disasters/Emergencies
 ☐ Revised Annual Statement (revision no: 4/5/2010 )

☒ Performance and Evaluation Report for Period Ending: 05/20/10
 ☐ Final Performance and Evaluation Report

Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost <sup>1</sup>	
		Original	Revised <sup>2</sup>	Obligated	Expended
18a	1501 Collateralization or Debt Service paid by the PHA				
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment				
19	1502 Contingency (may not exceed 8% of line 20)				
20	Amount of Annual Grant:: (sum of lines 2 - 19)	2,978,917	2,978,917	2,932,182	2,922,221
21	Amount of line 20 Related to LBP Activities			98.5%	
22	Amount of line 20 Related to Section 504 Activities				
23	Amount of line 20 Related to Security - Soft Costs				
24	Amount of line 20 Related to Security - Hard Costs				
25	Amount of line 20 Related to Energy Conservation Measures				

Signature of Executive Director	Date 4/5/2010	Signature of Public Housing Director	Date
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<sup>1</sup> To be completed for the Performance and Evaluation Report.

<sup>2</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>3</sup> PHAs with under 250 units in management may use 100% of CFP Grants for operations.

<sup>4</sup> RHF funds shall be included here.

<b>Part II: Supporting Pages</b>								
PHA Name: LOWELL HOUSING AUTHORITY			<b>Grant Type and Number</b> Capital Fund Program Grant No: MA06P00150108 CFFP (Yes/ No): Replacement Housing Factor Grant No:			<b>Federal FFY of Grant: 2008</b>		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised <sup>1</sup>	Funds Obligated <sup>2</sup>	Funds Expended <sup>2</sup>	
HA-WIDE 1406	OPERATIONS	1406	ALL	18,025	18,025	18,025	18,025	COMPLETED
HA-WIDE MANAGEMENT IMPROVEMENTS	SECURITY CAMERAS AND INSTALLATION	1408	ALL	106,819	74,513	39,494	39,494	ON-GOING
HA-WIDE ADMINISTRATION	1410	1410	ALL	297,892	297,892	297,892	297,892	COMPLETED
HA-WIDE A/E FEES	1430	1430	ALL	86,501	86,501	86,501	86,501	COMPLETED
HA-WIDE RELOCATION	1495.1	1495.1	ALL	0	0	0	0	DEFERED
AMP-1 SITE-NORTH COMMON VILLAGE IMPROVEMENTS	WALKS, LANDSCAPING	1450	506	331,265	331,265	331,265	331,265	COMPLETED
AMP-1-NORTH COMMON VILLAGE	ROOF REPAIRS	1460	506	152,650	176,000	176,000	176,000	COMPLETED
AMP-1-NORTH COMMON VILLAGE	REMOVAL OF OBSOLETE BOILERS	1460	506	8,500	8,500	8,500	8,500	COMPLETED
AMP-1-NORTH COMMON VILLAGE	UNIT REHAB KIT. AND BATHS	1460	330	1,176,197	1,176,197	1,176,197	1,176,197	COMPLETED
AMP-1-NORTH COMMON VILLAGE	DWELLING EQUIPMENT	1465	506	0	0	0	0	DEFERED
AMP-1-NORTH COMMON VILLAGE	UNIT CONVERSION 1BR TO 2BR	1460	28	104,342	104,342	104,342	104,342	COMPLETED
AMP-2-GEORGE	SITE IMPROVEMENTS	1450	300	10,000	10,000	634	634	ON-GOING

FLANNAGAN								
AMP-2-GEORGE FLANNAGN AND MA-1-12	SIDING AT MA 1-2 AND UNIT REHAB AT MA 1-12	1460	205	23,760	23,760	23,760	23,760	COMPLETED

<sup>1</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>2</sup> To be completed for the Performance and Evaluation Report.

<b>Part II: Supporting Pages</b>								
PHA Name: LOWELL HOUSING AUTHORITY			<b>Grant Type and Number</b> Capital Fund Program Grant No: MA06P00150108 CFFP (Yes/ No): Replacement Housing Factor Grant No:			<b>Federal FFY of Grant: 2008</b>		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised <sup>1</sup>	Funds Obligated <sup>2</sup>	Funds Expended <sup>2</sup>	
AMP-2-GEORGE FLANNAGAN	DWELLING EQUIPMENT	1465	300	0	0	0	0	DEFERED
AMP-2-GEORGE FLANNAGAN	NON-DWELLING STRUCTURE	1470	166	13,200	13,200	13,200	13,200	COMPLETED
AMP-3-BISHOP MARKHAM VILLAGE	SITE IMPROVEMENTS	1450	427	0	0	0	0	DEFERED
AMP-3-BISHOP MARKHAM VILLAGE	HANDICAPPED UNIT REHAB	1460	2	103,370	103,370	103,370	103,370	COMPLETED
AMP-3-BISHOP MARKHAM VILLAGE	NON-DWELLING EQUIP. GENERATOR	1475	100	0	0	0	0	DEFERED
AMP- 3-BISHOP MARKHAM VILLAGE	HEATING DECENTRALIZATION 3BUILDINGS	1475	120	159,420	159,420	159,420	159,420	COMPLETED
AMP-4-FATHER NORTON MANOR,FRANCIS GATEHOUSE,DEWEY ARCHAMBAULT TOWERS	SITE IMPROVEMENTS	1450	391	0	0	0	0	DEFERED
AMP-4-FATHER NORTON MANOR	MA1-5 PAINTING EXTERIOR OF BUILDING-	1460	391	51,985	51,985	51,985	51,985	COMPLETED
AMP-4-DEWEY ARCHAMBAULT TOWERS	ENTRANCE CANOPY	1460	391	5,000	4,700	2,350	2,350	ON-GOING

AMP-4-FRANCIS GATEHOUSE	NON-DWELLING EQUIPMENT GENERATOR-MA-1-11	1475	90	100,000	114,000	114,000	104,039	ON-GOING
AMP-4-DEWEY ARCHAMBAULT TOWERS	GLASS REPLACEMENT COMMUNITY ROOM AND OFFICE AREA	1460	391	10,000	5,985	5,985	5,985	COMPLETED
AMP-4-FRANCIS GATEHOUSE	REPOINT BRICK AT MA1-11	1460	90	52,986	52,986	52,986	52,986	COMPLETED
AMP-4-FRANCIS GATEHOUSE	CONVERSION TO HANDICAPPED UNIT	1460	1	20,000	19,271	19,271	19,271	COMPLETED
AMP-4-FATHER NORTON MANOR	ELEVATOR UPGRADE MA-15	1475	112	36,425	36,425	36,425	36,425	COMPLETED
HA/WIDE	NEW COMPACTOR TRUCK	1475	1641	110,580	110,580	110,580	110,580	COMPLETED

<sup>1</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>2</sup> To be completed for the Performance and Evaluation Report.

<b>Part III: Implementation Schedule for Capital Fund Financing Program</b>					
PHA Name: LOWELL HOUSING AUTHORITY				Federal FFY of Grant: 2008	
Development Number Name/PHA-Wide Activities	All Fund Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates <sup>1</sup>
	Original Obligation End Date	Actual Obligation End Date	Original Expenditure End Date	Actual Expenditure End Date	
HA-WIDE OPERATIONS	06/12/2010		06/12/2012		
HA-WIDE MANAGEMENT IMPROVEMENTS	06/12/2010		06/12/2012		
HA-WIDE ADMINISTRATION	06/12/2010		06/12/2012		
HA-WIDE A/E FEES	06/12/2010		06/12/2012		
HA-WIDE 1450	06/12/2010		06/12/2012		
HA-WIDE 1460	06/12/2010		06/12/2012		
HA-WIDE 1465	06/12/2010		06/12/2012		
MA-12 1470	06/12/2010		06/12/2012		
MA-1-11	06/12/2010		06/12/2012		
MA-1-3	06/12/2010		06/12/2012		
HA-WIDE 1495	06/12/2010		06/12/2012		

<sup>1</sup> Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

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Annual Statement/Performance and Evaluation Report  
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
 Office of Public and Indian Housing  
 OMB No. 2577-0226  
 Expires 4/30/2011

<b>Part I: Summary</b>					
<b>PHA Name: LOWELL HOUSING AUTHORITY</b>		<b>Grant Type and Number</b> Capital Fund Program Grant No: MA06P00150107 Replacement Housing Factor Grant No: Date of CFFP:			<b>FFY of Grant: 2007</b> <b>FFY of Grant Approval: 09/13/2007</b>
<b>Type of Grant</b> <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no:01/19/2010 ) <input type="checkbox"/> Performance and Evaluation Report for Period Ending: <input checked="" type="checkbox"/> Final Performance and Evaluation Report					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost <sup>1</sup>	
		Original	Revised <sup>2</sup>	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations (may not exceed 20% of line 21) <sup>3</sup>	123,273	123,273	123,273	123,273
3	1408 Management Improvements	146,633	146,633	146,633	146,633
4	1410 Administration (may not exceed 10% of line 21)	300,932	300,932	300,932	300,932
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs	52,930	54,830	54,830	54,830
8	1440 Site Acquisition				
9	1450 Site Improvement	175,895	14,522	14,522	14,522
10	1460 Dwelling Structures	1,598,432	1,794,012	1,794,012	1,794,012
11	1465.1 Dwelling Equipment—Nonexpendable	0	0	0	0
12	1470 Non-dwelling Structures	11,670	11,670	11,670	11,670
13	1475 Non-dwelling Equipment	599,550	563,443	563,443	563,443
14	1485 Demolition				
15	1492 Moving to Work Demonstration				
16	1495.1 Relocation Costs	0	0	0	0
17	1499 Development Activities <sup>4</sup>				

<sup>1</sup> To be completed for the Performance and Evaluation Report.

<sup>2</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>3</sup> PHAs with under 250 units in management may use 100% of CFP Grants for operations.

<sup>4</sup> RHF funds shall be included here.



Annual Statement/Performance and Evaluation Report  
Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing  
OMB No. 2577-0226  
Expires 4/30/2011

**Part I: Summary**

<b>PHA Name:</b> <b>LOWELL</b> <b>HOUSING</b> <b>AUTHORITY</b>	<b>Grant Type and Number</b> Capital Fund Program Grant No: MA06P00150107 Replacement Housing Factor Grant No: Date of CFFP:	<b>FFY of Grant:</b> 2007 <b>FFY of Grant Approval:</b> 09/13/2007
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**Type of Grant**

☐ Original Annual Statement      ☐ Reserve for Disasters/Emergencies      ☐ Revised Annual Statement (revision no: 01/19/2010 )

☐ Performance and Evaluation Report for Period Ending:      ☒ Final Performance and Evaluation Report

Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost <sup>1</sup>	
		Original	Revised <sup>2</sup>	Obligated	Expended
18a	1501 Collateralization or Debt Service paid by the PHA				
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment				
19	1502 Contingency (may not exceed 8% of line 20)				
20	Amount of Annual Grant:: (sum of lines 2 - 19)	3,009,315	3,009,315	3,009,315	3,009,315
21	Amount of line 20 Related to LBP Activities				
22	Amount of line 20 Related to Section 504 Activities			100%	100%
23	Amount of line 20 Related to Security - Soft Costs				
24	Amount of line 20 Related to Security - Hard Costs				
25	Amount of line 20 Related to Energy Conservation Measures				

<b>Signature of Executive Director</b> <i>Sally K. Wallace</i>	<b>Date</b> 1/19/2010	<b>Signature of Public Housing Director</b>	<b>Date</b>
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<sup>1</sup> To be completed for the Performance and Evaluation Report.

<sup>2</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>3</sup> PHAs with under 250 units in management may use 100% of CFP Grants for operations.

<sup>4</sup> RHF funds shall be included here.

<b>Part II: Supporting Pages</b>								
PHA Name: LOWELL HOUSING AUTHORITY			<b>Grant Type and Number</b> Capital Fund Program Grant No: MA06P00150107 CFFP (Yes/ No): Replacement Housing Factor Grant No:			Federal FFY of Grant: 2007		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised <sup>1</sup>	Funds Obligated <sup>2</sup>	Funds Expended <sup>2</sup>	
HA-WIDE OPERATIONS	1406	1406	ALL	123,273	123,273	123,273	123,273	COMPLETED
HA-WIDE DWELLING EQUIPMENT	1465.1	1465.1	ALL	0	0	0	0	DEFERRED
HA-WIDE MANAGEMENT IMPROVEMENTS	1408 SECURITY CAMERAS	1408	ALL	146,633	146,633	146,633	146,633	COMPLETED
HA-WIDE NON- ROUTINE VACANCY PREP.	1460	1460	ALL	0	0	0	0	DEFERRED
HA-WIDE ADMINISTRATION	1410	1410	ALL	300,932	300,932	300,932	300,932	COMPLETED
HA-WIDE NON- ROUTINE PREVNTIVE MAINT.	1460	1460	ALL	0	0	0	0	DEFERRED
HA-WIDE FEES AND COSTS	A AND E FEES 1430	1430	ALL	52,930	54,830	54,830	54,830	COMPLETED
HA-WIDE RELOCATION COSTS	1495.1	1495.1	ALL	0	0	0	0	DEFERRED
NORTH COMMON VILLAGE MA1-1	1450 LANDSCAPING	1450	506	175,895	14,522	14,522	14,522	COMPLETED
NORTH COMMON VILLAGE MA 1-1	1460 HEATING AND ELECTRIAL UPGRADES	1460	506	241,717	243,176	243,176	243,176	COMPLETED
NORTH COMMON VILLAGE MA 1-1	1460 REHAB OF UNITS KIT. BATHS WINDOWS PLUMBING	1460	330	1,274,976	1,469,096	1,469,096	1,469,096	COMPLETED FOR THIS BUDGET

GEORGE FLANAGAN MA -1-2	REPLACED ALL STORM DOORS FRONT AND BACK	1460	166	45,473	45,473	45,473	45,473	COMPLETED
BISHOP MARKHAM MA 1-3	ELEVATOR UPGRADE	1475	399	0	0	0	0	DEFERRED
FATHER NORTON MANOR MA 1-5	ELEVATOR UPGRADE 2-CARS	1475	112	413,000	376,892	376,892	376,892	ON-GOING
FRANCIS GATEHOUSE MA 1-11	BUILDING EXTERIOR FENCING	1460	90	1,504	1,504	1,504	1,504	COMPLETED
FRANCIS GATEHOUSE MA1-11	INTERIOR COMMON AREA HALLWAY PAINTING AND FLOORS	1470	90	11,670	11,670	11,670	11,670	COMPLETED
FRANCIS GATEHOUSE MA1-11	ELEVATOR UPGRADE ONE CAR	1475	90	186,550	186,551	186,551	186,551	COMPLETED
SCATTERED SITES MA 1-14	REPAIRS TO EXTERIOR OF BUILDINGS ENTRANCE DOORS AND WALKS ,DRIVEWAYS	1460	60	34,762	32,323	32,323	32,323	COMPLETED
SCATTERED SITES MA 1-14	EXTERIOR/UNIT REHAB	1460		0	2,440	2,440	2,440	COMPLETED

<sup>1</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>2</sup> To be completed for the Performance and Evaluation Report.

PHA Name:	<b>Grant Type and Number</b> Capital Fund Program Grant No: CFFP (Yes/ No): Replacement Housing Factor Grant No:	<b>Federal FFY of Grant:</b>
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<sup>1</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

Page5

<b>Part III: Implementation Schedule for Capital Fund Financing Program</b>					
PHA Name: LOWELL HOUSING AUTHORITY					<b>Federal FFY of Grant: 2007</b>
Development Number Name/PHA-Wide Activities	All Fund Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates <sup>1</sup>
	Original Obligation End Date	Actual Obligation End Date	Original Expenditure End Date	Actual Expenditure End Date	
HA-WIDE OPERATIONS 1406	09/11/2009	03/31/2009	09/11/2011	03/31/2009	
HA-WIDE MANAGEMENT IMPROVEMENTS 1408	09/11/2009	03/31/2009	09/11/2011	03/31/2009	
HA-WIDE ADMINISTRATION 1410	09/11/2009	09/11/2009	09/11/2011	01/19/2010	
HA-WIDE A/E FEES 1430	09/11/2009	03/31/2009	09/11/2011	03/31/2009	
HA-WIDE SITE IMPROVEMENTS 1450	09/11/2009	09/11/2009	09/11/2011	01/19/2010	
MA 1-1 HEATING UPGRADE 1460	09/11/2009	03/11/2009	09/11/2011	03/11/2009	
MA 1-1 KIT. AND BATHS REHAB 1460	09/11/2009	03/31/2009	09/11/2011	03/31/2009	
MA 1-2 STORM DOORS 1460	09/11/2009	03/31/2009	09/11/2011	03/31/2009	
MA 1-12 AND MA 1-14- 1460	09/11/2009	03/31/2009	09/11/2011	03/31/2009	
MA 1-11 HALLWAYS AND PAINTING 1470	09/11/2009	03/31/2009	09/11/2011	03/31/2009	
MA 1-11 FENCING AND WALKS	09/11/2009	03/31/2009	09/11/2011	03/31/2009	
MA 1-11 ELEVATOR UPGRADE 1475	09/11/2009	03/31/2009	09/11/2011	03/31/2009	
MA 1-5 ELEVATOR UPGRADE 1475	09/11/2009	03/31/2009	09/11/2011	01/19/2010	

<sup>1</sup> Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

Annual Statement/Performance and Evaluation Report  
Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing  
OMB No. 2577-0226  
**Expires 4/30/2011**

[illegible]

<sup>1</sup> Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

Annual Statement/Performance and Evaluation Report  
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
 Office of Public and Indian Housing  
 OMB No. 2577-0226  
 Expires 4/30/2011

<b>Part I: Summary</b>					
<b>PHA Name: LOWELL HOUSING AUTHORITY</b>		<b>Grant Type and Number</b> Capital Fund Program Grant No: MA06P00150106 Replacement Housing Factor Grant No: Date of CFFP:			<b>FFY of Grant: 2006</b> <b>FFY of Grant Approval: 07/18/2006</b>
<b>Type of Grant</b> <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no:01/18/2010 ) <input type="checkbox"/> Performance and Evaluation Report for Period Ending: <input checked="" type="checkbox"/> Final Performance and Evaluation Report					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost <sup>1</sup>	
		Original	Revised <sup>2</sup>	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations (may not exceed 20% of line 21) <sup>3</sup>	125,000	125,000	125,000	125,000
3	1408 Management Improvements	479,940	524,581	524,581	524,581
4	1410 Administration (may not exceed 10% of line 21)	285,555	285,556	285,556	285,556
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs				
8	1440 Site Acquisition				
9	1450 Site Improvement	250,000	363,734	363,734	363,734
10	1460 Dwelling Structures	1,467,042	1,506,185	1,506,185	1,506,185
11	1465.1 Dwelling Equipment—Nonexpendable	28,019	28,019	28,019	28,019
12	1470 Non-dwelling Structures				
13	1475 Non-dwelling Equipment	220,000	22,481	22,481	22,481
14	1485 Demolition				
15	1492 Moving to Work Demonstration				
16	1495.1 Relocation Costs				
17	1499 Development Activities <sup>4</sup>				

<sup>1</sup> To be completed for the Performance and Evaluation Report.

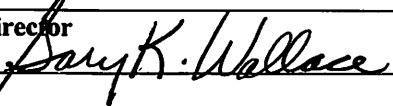
<sup>2</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>3</sup> PHAs with under 250 units in management may use 100% of CFP Grants for operations.

<sup>4</sup> RHF funds shall be included here.

Annual Statement/Performance and Evaluation Report  
Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing  
OMB No. 2577-0226  
Expires 4/30/2011

<b>Part I: Summary</b>					
<b>PHA Name:</b> LOWELL HOUSING AUTHORITY		<b>Grant Type and Number</b> Capital Fund Program Grant No: MA06P00150106 Replacement Housing Factor Grant No: Date of CFFP:		<b>FFY of Grant:2006</b> <b>FFY of Grant Approval: 07/18/2006</b>	
<b>Type of Grant</b> <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no: 01/18/2010 ) <input type="checkbox"/> Performance and Evaluation Report for Period Ending: <input checked="" type="checkbox"/> Final Performance and Evaluation Report					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost <sup>1</sup>	
		Original	Revised <sup>2</sup>	Obligated	Expended
18a	1501 Collateralization or Debt Service paid by the PHA				
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment				
19	1502 Contingency (may not exceed 8% of line 20)				
20	Amount of Annual Grant:: (sum of lines 2 - 19)	2,855,556	2,855,556	2,855,556	2,855,556
21	Amount of line 20 Related to LBP Activities				
22	Amount of line 20 Related to Section 504 Activities				
23	Amount of line 20 Related to Security - Soft Costs			100%	
24	Amount of line 20 Related to Security - Hard Costs				
25	Amount of line 20 Related to Energy Conservation Measures				
<b>Signature of Executive Director</b> 		<b>Date 1/18/2010</b>		<b>Signature of Public Housing Director</b> Date	

<sup>1</sup> To be completed for the Performance and Evaluation Report.

<sup>2</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>3</sup> PHAs with under 250 units in management may use 100% of CFP Grants for operations.

<sup>4</sup> RHF funds shall be included here.



<b>Part II: Supporting Pages</b>								
PHA Name: LOWELL HOUSING AUTHORITY			<b>Grant Type and Number</b> Capital Fund Program Grant No: MA06P00150106 CFFP (Yes/ No): Replacement Housing Factor Grant No:			<b>Federal FFY of Grant: 2006</b>		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised <sup>1</sup>	Funds Obligated <sup>2</sup>	Funds Expended <sup>2</sup>	
HA-WIDE	OPERATIONS	1406	ALL	125,000	125,000	125,000	125,000	COMPLETED
HA-WIDE	MANAGEMENT IMPROVEMENTS SECURITY CAMERAS AND EQUIPMENT	1408	ALL	479,940	524,581	524,581	524,581	COMPLETED
HA-WIDE	ADMINISTRATION	1410	ALL	285,556	285,556	285,556	285,556	COMPLETED
NORTH COMMON VILLAGE MA 1-1	SITE WORK WALKWAYS STEPS AND REPOINTING	1450	526	0	18,000	18,000	18,000	COMPLETED
NORTH COMMON VILLAGE MA 1-1	HEATING UPGRADE AND CONVERSION	1460	526	394,150	397,767	397,767	397,767	COMPLETED
NORTH COMMON VILLAGE MA 1-1	REHAB OF UNITS KIT., BATHS , WINDOWS ,WALLS FLOORS	1460	330	438,972	469,320	469,320	469,320	COMPLETED
GEORGE FLANAGAN MA 1-2	SITE IMPROVEMENTS WALKS STEPS REPIONT BUILDINGS	1450	166	0	15,000	15,000	15,000	COMPLETED
	REPLACED STORM DOORS ON ALL UNITS FRONT AND BACK	1460	166	0	2,256	2,256	2,256	COMPLETED
BISHOP MARKHAM VILLAGE MA 1-3	SITE WORK REPAIRS TO STEPS CANOPIES WALKS	1450	399	0	17,000	17,000	17,000	COMPLETED

<sup>1</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>2</sup> To be completed for the Performance and Evaluation Report.

Annual Statement/Performance and Evaluation Report  
Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing  
OMB No. 2577-0226  
**Expires 4/30/2011**

<b>Part II: Supporting Pages</b>								
PHA Name: LOWELL HOUSING AUTHORITY			<b>Grant Type and Number</b> Capital Fund Program Grant No: MA06P00150106 CFFP (Yes/ No): Replacement Housing Factor Grant No:			<b>Federal FFY of Grant: 2006</b>		
Development Number Name/PHA-Wide Activities	General Description of Major Work Categories	Development Account No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised <sup>1</sup>	Funds Obligated <sup>2</sup>	Funds Expended <sup>2</sup>	
FAULKNER ST MA 1-4	INSTALLED NEW HANDRAILS ON ALL EXTERIOR STEPS	1450	28	7,225	7,225	7,225	7,225	COMPLETED
FATHER NORTON MANOR MA 1-5	NEW STOVES AND STOVE CONNECTORS	1465.1	112	28,019	28,019	28,019	28,019	COMPLETED
DEWEY ARCHAMBAULT TOWERS MA 1-6	FRONT ENTRANCE DRIVEWAY,LIGHT POSTS, BENCHES	1450	189	20,729	20,729	20,729	20,729	COMPLETED
FRANCIS GATEHOUSE MA 1- 11	REPOINTED EXTERIOR BRICK AND INTERIOR WALLS	1450	90	191,095	204,829	204,829	204,829	COMPLETED
FRANCIS GATEHOUSE MA 1- 11	ELEVATOR UPGRADE	1475	90	220,000	22,481	22,481	22,481	COMPLETED
SCATTERED SITES MA 1-12 WESTFORD ST	WALL, FENCE, WALKS	1450	45	30,951	80,951	80,951	80,951	COMPLETED

MA 1-12 SCATTERED SITES	WINDOWS/REHAB UNITS	1460	45	301,621	301,621	301,621	301,621	COMPLETED
MA 1-14 SCATTERED SITES	WINDOWS/REHAB UNITS	1460	60	332,299	335,221	335,221	335,221	COMPLETED

<sup>1</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>2</sup> To be completed for the Performance and Evaluation Report.

<sup>1</sup> Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

<b>Part III: Implementation Schedule for Capital Fund Financing Program</b>					
PHA Name:					<b>Federal FFY of Grant:</b>
Development Number Name/PHA-Wide Activities	All Fund Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates <sup>1</sup>
	Original Obligation End Date	Actual Obligation End Date	Original Expenditure End Date	Actual Expenditure End Date	

<sup>1</sup> Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

Annual Statement/Performance and Evaluation Report  
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
 Office of Public and Indian Housing  
 OMB No. 2577-0226  
 Expires 4/30/2011

<b>Part I: Summary</b>					
<b>PHA Name: LOWELL HOUSING AUTHORITY</b>		<b>Grant Type and Number</b> Capital Fund Program Grant No: MA06P00150206 Replacement Housing Factor Grant No: Date of CFFP:			<b>FFY of Grant: 2006</b> <b>FFY of Grant Approval: 05/04/2007</b>
<b>Type of Grant</b> <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no:01/18/2010 ) <input type="checkbox"/> Performance and Evaluation Report for Period Ending: <input checked="" type="checkbox"/> Final Performance and Evaluation Report					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost <sup>1</sup>	
		Original	Revised <sup>2</sup>	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations (may not exceed 20% of line 21) <sup>3</sup>	50,000	50,000	50,000	50,000
3	1408 Management Improvements				
4	1410 Administration (may not exceed 10% of line 21)	24,160	24,160	24,160	24,160
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs				
8	1440 Site Acquisition				
9	1450 Site Improvement	110,186	106,508	106,508	106,508
10	1460 Dwelling Structures	45,000	58,678	58,678	58,678
11	1465.1 Dwelling Equipment—Nonexpendable	0	0	0	0
12	1470 Non-dwelling Structures				
13	1475 Non-dwelling Equipment	2,254	2,254	2,254	2,254
14	1485 Demolition				
15	1492 Moving to Work Demonstration				
16	1495.1 Relocation Costs				
17	1499 Development Activities <sup>4</sup>				

<sup>1</sup> To be completed for the Performance and Evaluation Report.

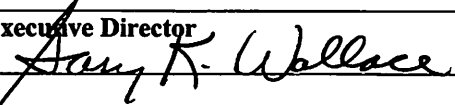
<sup>2</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>3</sup> PHAs with under 250 units in management may use 100% of CFP Grants for operations.

<sup>4</sup> RHF funds shall be included here.

Annual Statement/Performance and Evaluation Report  
Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing  
OMB No. 2577-0226  
Expires 4/30/2011

<b>Part I: Summary</b>					
<b>PHA Name:</b> <b>LOWELL</b> <b>HOUSING</b> <b>AUTHORITY</b>		<b>Grant Type and Number</b> Capital Fund Program Grant No: MA06P00150206 Replacement Housing Factor Grant No: Date of CFFP:			<b>FFY of Grant:2006</b> <b>FFY of Grant Approval: 05/04/2007</b>
<b>Type of Grant</b> <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no: 01/18/2010 ) <input type="checkbox"/> Performance and Evaluation Report for Period Ending: <input checked="" type="checkbox"/> Final Performance and Evaluation Report					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost <sup>1</sup>	
		Original	Revised <sup>2</sup>	Obligated	Expended
18a	1501 Collateralization or Debt Service paid by the PHA				
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment				
19	1502 Contingency (may not exceed 8% of line 20)				
20	Amount of Annual Grant:: (sum of lines 2 - 19)	241,600	241,600	241,600	241,600
21	Amount of line 20 Related to LBP Activities				
22	Amount of line 20 Related to Section 504 Activities			100%	100%
23	Amount of line 20 Related to Security - Soft Costs				
24	Amount of line 20 Related to Security - Hard Costs				
25	Amount of line 20 Related to Energy Conservation Measures				
<b>Signature of Executive Director</b> 		<b>Date 1/18/2010</b>		<b>Signature of Public Housing Director</b>  	
				<b>Date</b>	

<sup>1</sup> To be completed for the Performance and Evaluation Report.

<sup>2</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>3</sup> PHAs with under 250 units in management may use 100% of CFP Grants for operations.

<sup>4</sup> RHF funds shall be included here.

<sup>2</sup> To be completed for the Performance and Evaluation Report.



Annual Statement/Performance and Evaluation Report  
Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing  
OMB No. 2577-0226  
**Expires 4/30/2011**

[illegible]

<sup>1</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

<sup>2</sup> To be completed for the Performance and Evaluation Report.

Annual Statement/Performance and Evaluation Report  
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
 Office of Public and Indian Housing  
 OMB No. 2577-0226  
**Expires 4/30/2011**

<b>Part III: Implementation Schedule for Capital Fund Financing Program</b>					
PHA Name: LOWELL HOUSING AUTHORITY					<b>Federal FFY of Grant: 2006</b>
Development Number Name/PHA-Wide Activities	All Fund Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates <sup>1</sup>
	Original Obligation End Date	Actual Obligation End Date	Original Expenditure End Date	Actual Expenditure End Date	
1406 OPERATIONS	05/04/2009	05/04/2009	05/04/2011	03/31/2009	
1410 ADMINISTRATION	05/04/2009	05/04/2009	05/04/2011	03/31/2009	
1450 SITE IMPROVEMENT	05/04/2009	05/04/2009	05/04/2011	01/18/2010	
1460 DWELLING STRUCTURES	05/04/2009	05/04/2009	05/04/2011	03/31/2009	
1475 NON-DWELLING EQUIPMENT	05/04/2009	05/04/2009	05/04/2011	03/31/2009	

<sup>1</sup> Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

Annual Statement/Performance and Evaluation Report  
Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
Capital Fund Financing Program

U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing  
OMB No. 2577-0226  
**Expires 4/30/2011**

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<sup>1</sup> Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

## **ATTACHMENT G: CFP FIVE YEAR PLAN**

Following is the 5 Year CFP program for 2010-2014.

**Capital Fund Program—Five-Year Action Plan**

U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing  
Expires 4/30/2001

<b>Part I: Summary</b>						
PHA Name/Number LOWELL HOUSING AUTHORITY			Locality (City/County & State)		<input type="checkbox"/> Original 5-Year Plan <input type="checkbox"/> Revision No:	
A.	Development Number and Name	Work Statement for Year 1 FFY 2010 _____	Work Statement for Year 2 FFY _2011 _____	Work Statement for Year 3 FFY 2012 _____	Work Statement for Year 4 FFY _2013 _____	Work Statement for Year 5 FFY _2014 _____
B.	Physical Improvements Subtotal	Annual Statement	1,683,359 1460,1465.1	1,892,618 1460	2,199,025 1460,1465.1	1,883,000 1460, 1465.1
C.	Management Improvements		250,000 1408	250,000 1408	200,000 1408	200,000 1408
D.	PHA-Wide Non-dwelling Structures and Equipment		200,000 1475	100,000 1475	0 1475	200,000 1475.1
E.	Administration		317,111 1410	317,111 1410	317,111 1410	317,111 1410
F.	Other		697,642 1430, 1450,1495.1	585,0000 1430,1450,1495.1	439,976 1430,1450,1495.1	560,000 1450,1430,1495.1
G.	Operations		22,999 1406	26,383 1406	15,000 1406	11,001 1406
H.	Demolition					
I.	Development					
J.	Capital Fund Financing – Debt Service					
K.	Total CFP Funds		3,171,112	3,171,112	3,171,112	3,171,112
L.	Total Non-CFP Funds					
M.	Grand Total					

**U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing  
Expires 4/30/2001**

[illegible]

**Part II: Supporting Pages – Physical Needs Work Statement(s)**

Work Statement for Year 1 FFY _____ 2010 _____	Work Statement for Year 2011 _____ FFY _____			Work Statement for Year: 2012 _____ FFY _____		
	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost
See Annual Statement	AMP-1- NORTH COMMON VILLAGE REHAB OF UNITS 1460	330	985,000	AMP-1-NORTH COMMON VILLAGE REHAB OF UNITS 1460 MA1-1	330	985,000
See Annual Statement	AMP-2-GEORGE FLANNAGAN REHAB OF KIT. AND BATHS 1460	166	200,000	AMP-1-NORTH COMMON VILLAGE ROOF REPAIRS 1460 MA1-1	330	125,000
See Annual Statement	AMP-3 BISHOP MARKHAM VILLAGE ELEVATOR UPGRADE 1475	399	200,000	AMP-1-NORTH COMMON VILLAGE UNIT CONVERSION FROM ONE BR. TO TWO BR. 1460 MA 1-1	28	122,618
See Annual Statement	AMP 1,2,3 AND 4 SITE IMPROVEMENTS 1450	1641	492,642	AMP-2-GEORGE FLANNAGAN STORM DOOR REPLACEMENT 1460 MA 1-2	166	100,000
See Annual Statement	AMP 1,2,3 AND 4 NON-ROUTINE VACANCY REPAIRS 1460	1641	5,000	AMP-2-GEORGE FLANNAGAN REHAB OF KIT. AND BATHS 1460 MA 1-2	166	360,000

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	AMP 1,2,3 AND 4 NON-ROUTINE P.M. REPAIRS 1460	1641	5,000	AMP-3-FAULKNER ST.- WINDOW REPLACEMENT MA.1-4 -1460	28	100,000
	AMP 1,2,3 AND 4 DWELLING EQUIPMENT 1465.1 ref.,washers,dryers,air conditioners	1641	50,000	AMP-4-FRANCIS GATEHOUSE HALLWAY CARPETS MA 1-11 1460	90	100,000
	AMP-4-FRANCIS GATEHOUSE REHAB OF KIT. AND BATHS 1460	90	438,359	AMP-4-FATHER NORTON MANOR,DEWEY ARCHAMBAULT TOWERS,FRANCIS GATEHOUSE- SITE IMPROVEMENTS DRIVEWAYS,WALKS LANDSCAPING, 1450	391	50,000
				AMP-2-GEORGE FLANNAGAN REPLACE ELECTRICAL TRANSFORMERS MA1-2- 1475	166	100,000
				AMP-2-GEORGE FLANNAGAN,TEMPL E ST,MA.1-12 AND MA.1-14-SITE IMPROVEMENTS DRIVEWAYS,WALKS ,LANDSCAPING 1450	300	125,000
				AMP-1-NORTH COMMON VILLAGE- SITE IMPROVEMENTS DRIVEWAYS,WALKS ,LANDSCAPING 1450	524	225,000



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				AMP-3-BISHOP MARKHAM VILLAGE, FAULKNER ST. SITE IMPROVEMENTS DRIVEWAYS, WALKS , LANDSCAPING 1450	426	50,000
	Subtotal of Estimated Cost		\$2,376,001	Subtotal of Estimated Cost		\$2,442,618

**Part II: Supporting Pages – Physical Needs Work Statement(s)**

Work Statement for Year 1 FFY _____	Work Statement for Year _____ FFY2013			Work Statement for Year: _____ FFY2014		
	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost
See Annual Statement	AMP-1-NORTH COMMON VILLAGE REHAB UNITS IN WALKUP BUILDINGS 1460 MA MA 1-1	330	985,000	AMP-1-NORTH COMMON VILLAGE REHAB UNITS IN WALKUP BUILDINGS 1460 MA 1-1	330	985,000
See Annual Statement	AMP-2-GEORGE FLANNAGAN REHAB UNITS KIT. AND BATHS 1460 MA 1-2	166	400,00	AMP-2-GEORGE FLANNAGAN-REHAB UNITS KIT.AND BATHS 1460 MA 1-2	116	400,000
See Annual Statement	AMP-3-BISHOP MARKHAM VILLAGE REPLACE ROOFS 1460 MA 1-3	399	100,000	AMP-2-TEMPLE ST-SIDING REPAIRS TO DUE TO DESIGN FLAWS 1460 MA 1-7	26	83,000
See Annual Statement	AMP-3-BISHOP MARKHAM VILLAGE COMMON AREA HALLWAYS 1460 MA 1-3	399	83,000	AMP-1,2,3 and 4-HANDICAPPED CONVERSION OF UNITS-TOTAL OF 25	1698	100,000
See Annual Statement	AMP-4-FATHER NORTON MANOR APT. DOORS 1460 MA 1-5	112	200,000	AMP-4-FRANCIS GATEHOUSE KIT. AND BATH REHAB 1460 MA 1-11	90	300,000
See Annual Statement	AMP-4-FATHER NORTON MANOR PORCHES 1460 MA 1-5	112	350,000	HA-WIDE NON-ROUTINE VACANCY PREP 1460	1641	5,000

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	AMP-4-DEWEY ARCHAMBAULT TOWERS- HALL CARPETS 1460 MA 1-6	189	75,000	HA-WIDE NON- ROUTINE PM 1460	1641	5,000
	AMP-1-NORTH COMMON VILLAGE SITE WORK DRIVEWAYS,WALKS, FENCEING,STEPS 1450 MA 1-1	524	50,000	AMP-1-NORTH COMMON VILLAGE SITE WORK DRIVEWAYS, WALKS, LANDSCAPING – 1450 MA 1-1	524	100,000
	AMP-2-GEORGE FLANNAGAN,TEMPL E ST,MA.-1-12 AND MA.-1-14- SITE WORK DRIVEWAYS,WALKS, STEPS,FENCEING 1450 MA 1-2	300	129,976	AMP-2-GEORGE FLANNAGAN,TEMPL E ST,MA.1-12 AND MA.1-14 SITE WORK DRIVEWAYS,WALKS LANDSCAPING 1450 MA 1-2,1-7,1-12,1-14	300	85,000
	AMP-3-BISHOP MARKHAM VILLAGE,FAULKNER ST.- SITE WORK DRIVEWAYS,WALKS, STEPS,FENCEING 1450 MA 1-3	426	40,000	AMP-3-BISHOP MARKHAM VILLAGE,FAULKNER ST.- SITE WORK DRIVEWAYS,WALKS LANDSCAPING 1450 MA 1-3	426	80,000
	AMP-4-FATHER NORTON MANOR,DEWEY ARCHAMBAULT TOWERS,FRANCIS GATEHOUSE- SITE WORK DRIVEWAYS,WALKS, STEPS,FENCEING 1450	391	135,000	AMP-4-FATHER NORTON MANOR,DEWEY ARCHAMBAULT TOWERS,FRANCIS GATEHOUSE- SITE WORK DRIVEWAYS,WALKS LANDSCAPING 1450 MA 1-5,1-6,1-11	391	80,000

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	AMP 1, 2, 3, AND 4 DWELLING EQUIPMENT 1465.1 Ref., washers,dryers, air conditioners	1641	6,025	HA-WIDE DWELLING EQUIPMENT 1465.1 Ref.,washers,dryers,air conditioners	1641	5,000
				HA-WIDE NON- DWELLING EQUIPMENT 1475.1 COMPACTOR TRUCK	1641	75,000
				HA-WIDE NON- DWELLING EQUIPMENT 1475.1 ELECTRICAL/BOOM TRUCK	1641	65,000
				H-A WIDE -504 COMPLIANCE OF PARKING LOTS AT AMP 1,2,3 AND 4-1450	1641	115,00
	Subtotal of Estimated Cost		\$2,554,001	Subtotal of Estimated Cost		\$2,483,000

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<b>Part III: Supporting Pages – Management Needs Work Statement(s)</b>				
Work Statement for Year 1 FFY 2010	Work Statement for Year _____ FFY 2013		Work Statement for Year: _____ FFY 2014	
	Development Number/Name General Description of Major Work Categories	Estimated Cost	Development Number/Name General Description of Major Work Categories	Estimated Cost
See Annual Statement				
	OPERATIONS 1406	15,000	OPERATIONS 1406	11,001
	MANAGEMENT IMPROVEMENTS 1408	200,000	MANAGEMENT IMPROVEMENTS 1408	200,000
	ADMINISTRATION 1410	317,111	ADMINISTRATION 1410	317,111
	FEES/COSTS 1430	75,000	FEES/COSTS 1430	150,000
	RELOCATION 1495.1	10,000	RELOCATION 1495.1	10,00
		Subtotal of Estimated Cost	\$617,111	Subtotal of Estimated Cost

## ATTACHMENT H: HOUSING NEEDS ANALYSIS

This presents an overall assessment of the housing needs in the City. In addition to the community outreach results, the needs assessment provides the foundation for establishing priorities and allocating resources to address the identified needs.

*Note: In the following discussion, Extremely Low Income [ELI] is  $\leq 30\%$  median. Very Low Income [VLI] is 30.1-50% median. Low Income [LI] is 50.1-80% median. Moderate Income is 80.1-95% median and Middle Income is 95.1-120% median.*

*In addition, it should be noted, that for the most part our analysis in this section is based on published CHAS 2009 data, which in turn is based on the US Census American Community Survey (ACS) conducted 2006-2008. This ACS data is generated from random surveys and has larger error rates than the Decennial Census. Moreover, some of the definitions are different from the CHAS data of 2000 and some of the data which would be helpful is not available at all.*

The following tables outline the housing needs of groups such as extremely low-income, very low-income, low-income, moderate income, mid-level income, disabled, elderly, extra-elderly and family.

### Housing Problems

Definition: *A household is classified by HUD/US Census as experiencing housing problems when one or more of the following four housing unit problems exist:*

- *the unit lacks complete kitchen facilities,*
- *lacks complete plumbing facilities,*
- *more than one person per room,*
- *a cost burden greater than 30%.*

#### *Housing Problems by Income*

Definition: *Renters and owners of extremely low-income, very low-income and low-income households in the City are all at a risk of suffering from one or more of the housing problems described above.*

Observation: In the discussion below of housing problem severity, the overwhelming problem is excessive housing costs.

As can be seen in the table 15a below, more than half of renter and owner households with incomes  $< 80\%$  AMI, have housing problems.

**Table 1a: Housing Problems by Income Level<sup>1</sup>**

	<=30% AMI		30.1-50% AMI		50.1%-80% AMI		Total <=80% AMI		Total
Housing Problems	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	<=80% AMI
HHs with Housing Problems	1,460	5,320	1,070	2,345	2,230	1,235	4,760	8,900	13,660
HHs without Housing Problems	120	1,910	545	1,010	1,460	2,600	2,125	5,520	7,645
HHs N/A <sup>2</sup>	60	370	0	140	0	75	60	585	645
<b>Total</b>	<b>1,640</b>	<b>7,600</b>	<b>1,615</b>	<b>3,495</b>	<b>3,690</b>	<b>3,910</b>	<b>6,945</b>	<b>15,005</b>	<b>21,950</b>

**Table 1b: Housing Problems by Income Level<sup>3</sup>**

	80.1%-95%AMI		95.1%-120% AMI		120.1%+ AMI		Total
Housing Problems	Owner	Renter	Owner	Renter	Owner	Renter	All
HHs with Housing Problems	850	140	745	20	850	20	16,285
HHs without Housing Problems	1,320	910	1,985	1,330	5,120	1,615	19,925
HHs N/A	0	0	0	0	0	95	740
<b>Total</b>	<b>2,170</b>	<b>1,050</b>	<b>2,730</b>	<b>1,350</b>	<b>5,970</b>	<b>1,730</b>	<b>36,950</b>

As is evident from Table 15c, approximately one-half of ELI owners and two-thirds of ELI renters with housing problems are below 20% of AMI (which approximates the poverty level).

**Table 1c: Housing Problems by Income <20% AMI Level<sup>4</sup>**

	<20% AMI		% of ELI Group	
Housing Problems	Owner	Renter	Owner	Renter
HHs with Housing Problems	690	3,685	47%	69%
HHs without Housing Problems	35	1,110	29%	58%
HHs N/A	60	345	100%	93%

<sup>1</sup> CHAS/ACS 2009 Table 11

<sup>2</sup> N/A means that the status of these households could not be determined

<sup>3</sup> CHAS/ACS 2009 Table 11

<sup>4</sup> CHAS/ACS 2009 Table 11



## *Housing Problems for the Disabled*

**Definition:** *By definition, disabled households contain at least one or more persons with a mobility or self-care limitation.*

**Observation:** Among the City's disabled population, a total of 47% have housing problems. Low and extremely low-income disabled households with housing problems risk being forced into temporary relocation or homelessness. While there are housing problems for the disabled in income groups above 80% of AMI, the largest population (94%) is below 80% of AMI and especially below 30% of AMI.

**Table 2a: Housing Problems of the Low Income Disabled<sup>5</sup>**

	<b>&lt;=30% AMI</b>		<b>30.1-50% AMI</b>		<b>50.1%-80% AMI</b>		<b>Total &lt;=80% AMI</b>		<b>Total</b>
<b>Housing Problems</b>	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	<b>&lt;=80% AMI</b>
Disabled	300	1,210	165	120	230	135	695	1,465	2,160
Not-Disabled	1,160	4,110	905	2,230	1,995	1,105	4,060	7,445	11,505
<b>Total</b>	<b>1,460</b>	<b>5,320</b>	<b>1,070</b>	<b>2,350</b>	<b>2,225</b>	<b>1,240</b>	<b>4,755</b>	<b>8,910</b>	<b>13,665</b>
<b>No Housing Problems</b>	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	<b>&lt;=80% AMI</b>
Disabled	15	935	110	220	295	230	420	1,385	1,805
Not-Disabled	110	975	435	785	1,165	2,370	1,710	4,130	5,840
<b>Total</b>	<b>125</b>	<b>1,910</b>	<b>545</b>	<b>1,005</b>	<b>1,460</b>	<b>2,600</b>	<b>2,130</b>	<b>5,515</b>	<b>7,645</b>
<b>ALL DISABLED HHs</b>	<b>315</b>	<b>2,190</b>	<b>275</b>	<b>360</b>	<b>525</b>	<b>365</b>	<b>1,115</b>	<b>2,915</b>	<b>4,030</b>
<b>% of Disabled HHs with Housing Problems</b>	<b>95%</b>	<b>55%</b>	<b>60%</b>	<b>33%</b>	<b>44%</b>	<b>37%</b>	<b>62%</b>	<b>50%</b>	<b>54%</b>
<b>Disabled with Housing Problems as a % of Owner or Rental Population</b>	<b>18%</b>	<b>16%</b>	<b>10%</b>	<b>3%</b>	<b>6%</b>	<b>3%</b>	<b>10%</b>	<b>10%</b>	<b>10%</b>

<sup>5</sup> CHAS/ACS 2009 Table 6. Note that some disabled information was not reliable enough but was included in the Total of All disabled HHs.

**Table 2b: Housing Problems of the Disabled above 80% AMI<sup>6</sup>**

	<b>80.1%+ AMI</b>		<b>Total</b>
<b>Housing Problems</b>	Owner	Renter	All
Disabled	75	65	2,300
Not-Disabled	2,365	110	13,980
Total	2,440	175	16,280
<b>No Housing Problems</b>	Owner	Renter	All
Disabled	490	200	2,495
Not-Disabled	7,935	3,650	17,425
Total	8,425	3,850	19,920
<b>TOTAL ALL DISABLED HHs</b>	565	265	4,860
<b>% of Disabled HHs with Housing Problems</b>	13%	25%	47%

*Housing Problems of the Elderly*

**Definition:** Elderly are aged 62-74 and extra-elderly are 75 and older.

**Observation:** Elderly residents in the City face housing problems regardless of tenure status and income level. Since 2000 the elderly population in the City has decreased less than 1%, but is expected to increase 9% in the next five years<sup>7</sup>.

**Table 3: Profile of Elderly in Lowell<sup>8</sup>**

<b>Elderly Profile - Lowell</b>		<b>% of Elderly Group</b>	<b>% of Elderly group &lt;=80%</b>
Total Elderly (62-74)	5,090		
Total Elderly (62-74) <80%	3,440		
Total Elderly (62-74) <80% With Housing Problems	1,955	38%	57%
Total Elderly (62-74) <30%	1,455	29%	42%
Total Extra-Elderly (75+)	3,560		
Total Extra-Elderly (75+) <80%	2,945		
Total Extra-Elderly (75+) <80% with Housing Problems	1,470	41%	50%
Total Extra-Elderly (75+) <30%	1,590	45%	54%
Total all Elderly (62+)	8,650		
Total all Elderly <=80% Median	6,385	74%	
Total all elderly <80% with housing problems	3,425	40%	

At this time 42% of the City's elderly and extra-elderly population have housing problems, but those at or below 80% of median represent 95% of those elderly with housing problems. As can also be seen in

<sup>6</sup> CHAS/ACS 2009 Table 6. Note that some disabled information was not reliable enough but was included in the Total of All disabled HHs.

<sup>7</sup> ESRI Ibid.

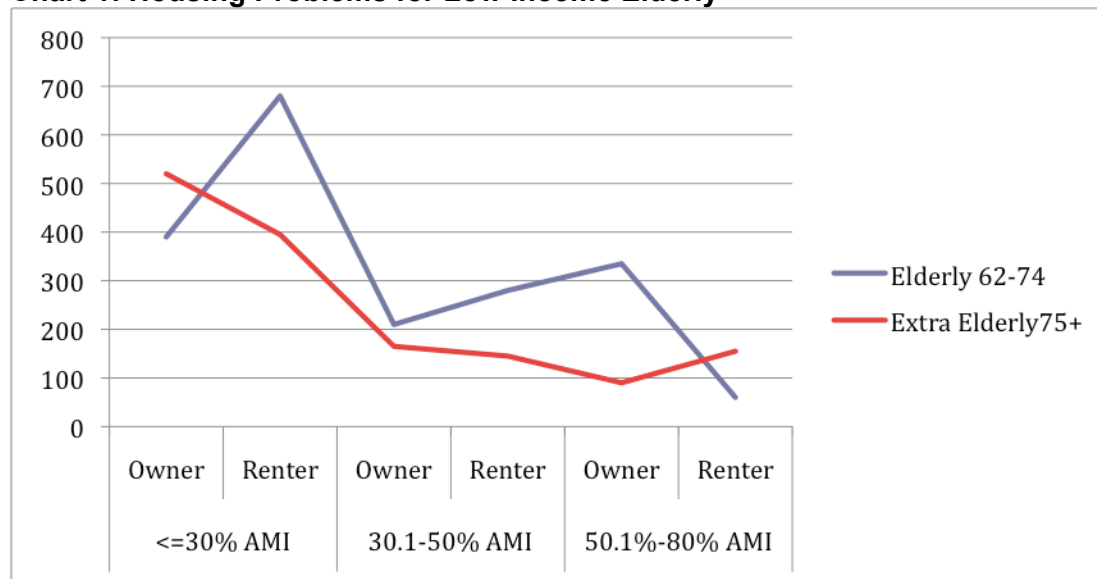
<sup>8</sup> CHAS/ACS 2009 Table 5

the table below, elderly renters earning less than 30% of median income tend to have more housing problems than owners; however in elderly households earning more than 50% of the median income owners tend to have more housing problems.

**Table 4: Housing Problems for the Elderly and Extra-Elderly<sup>9</sup>**

	Extremely Low-Income (<=30% AMI)		Very Low-Income (30.1-50% AMI)		Low-Income (50.1%-80% AMI)		Moderate Income (80.1%-95% AMI)		Mid-Level Income(95.1%-120% AMI)		Total
With Housing Problems	Own	Rent	Own	Rent	Own	Rent	Own	Rent	Own	Rent	All
Elderly 62-74	390	680	210	280	335	60	20	0	105	0	2080
Extra Elderly75+	520	395	165	145	90	155	30	0	0	20	1520
Total Elderly with Housing Problems by Income Level	1070		490		395		20		105		2080
Total Extra-Elderly with Housing Problems by Income Level	915		310		245		30		20		1520

**Chart 1: Housing Problems for Low Income Elderly**



### *Housing Problems for Families*

**Definition:** Families are households with at least one child under the age of 18. Non-family households are composed of unrelated individuals.

<sup>9</sup> CHAS/ACS 2009 Table 5

Observations: Both small and large households in the City are at some risk for having housing problems, with the dominant problem being cost burden. The table below shows the impact of housing problems on families of different types. Small households (families of four or fewer persons) dominate the landscape. Highlighted in yellow are the households with problems where they represent more than 25% of all households in that group.

**Table 5: Housing Problems by Family Type<sup>10</sup>**

	Family, 1 Parent		Family, 2 Parents		Non-Family		Total Family		Total
Family Size with Housing Problems									
	Own	Rent	Own	Rent	Own	Rent	Own	Rent	All
Small - 4 or fewer	1,140	2,625	1,915	1,400	3,015	3,650	3,055	4,025	13,745
Large - 5 or more	220	780	915	565	0	65	1,135	1,345	2,545
Total	1,360	3,405	2,830	1,965	3,015	3,715	4,190	5,370	16,290
Family Size with No Housing Problems									
	Own	Rent	Own	Rent	Own	Rent	Own	Rent	All
Small - 4 or fewer	1,015	2,305	5,670	2,100	2,720	4,590	6,685	4,405	18,400
Large - 5 or more	165	190	970	185	15	0	1,135	375	1,525
Total	1,180	2,495	6,640	2,285	2,735	4,590	7,820	4,780	19,925
Family Size with Housing Problems as a % of All Families in Type									
	Own	Rent	Own	Rent	Own	Rent	Own	Rent	All
Small - 4 or fewer	13.13%	30.22%	13.78%	10.07%	20.99%	25.41%	13.53%	17.82%	37.20%
Large - 5 or more	2.53%	8.98%	6.58%	4.06%	0.00%	0.45%	5.03%	5.96%	6.89%

## Housing Problem Severity

Definition: *Housing problem severity is defined as a housing unit which is substandard: lacking complete plumbing or kitchen facilities, severely over-crowded: with 1.51 or more persons per room, or severely cost-burdened: housing cost-burden over 50%.*

Observation: Home renters and owners who are at income levels below 80% of median income face housing problems such as sub-standard housing, severe over-crowding and severe cost-burden. 48% of the City's ELI population is severely cost burdened. 90% of extremely low-income renters are severely cost burdened, compared to 10% of very low-income renter households. As the table shows clearly, the major problem facing Lowell is the severe cost burden for extremely low income and very low income rental households (paying more than 50% of household income for housing). The City needs to assist these households in any way that it can. The major resource available is public housing and HCV vouchers. To some extent, HOME and other affordable housing programs could help, but they tend to target households above 30% of median.

<sup>10</sup> CHAS/ACS 2009 Table 4

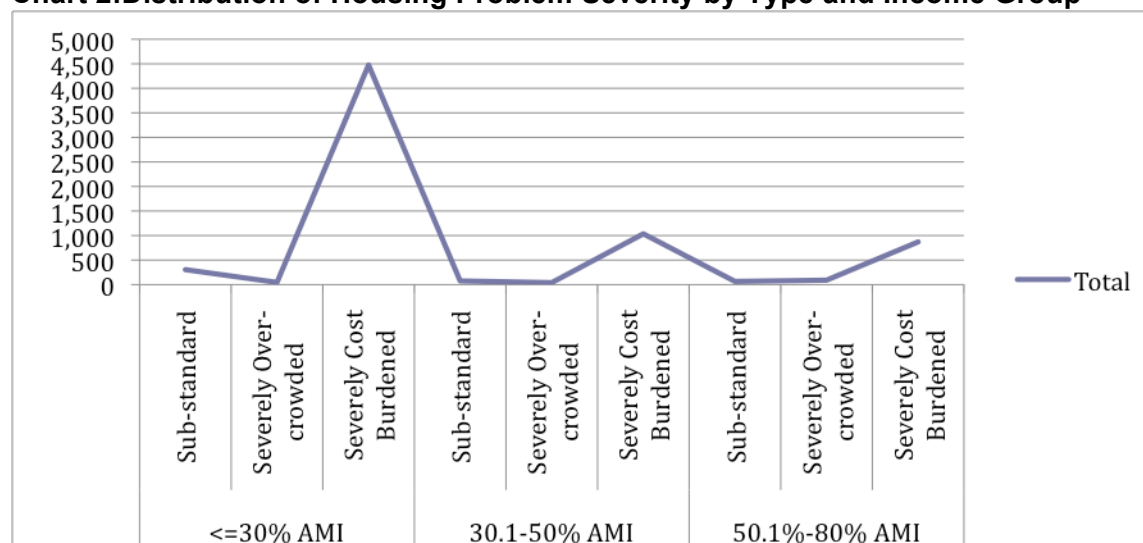
**Table 6a: Housing Problem Severity<sup>11</sup>**

	Extremely Low Income <=30% AMI			Very Low Income 30.1-50% AMI			Low Income 50.1%-80% AMI			Total <=80% AMI			Total All <=80% AMI
Severe Housing Problems	Sub-standard	Severely Over-crowded	Severely Cost Burdened	Sub-standard	Severely Over-crowded	Severely Cost Burdened	Sub-standard	Severely Over-crowded	Severely Cost Burdened	Sub-standard	Severely Over-crowded	Severely Cost Burdened	
Own	0	25	965	0	0	655	20	0	870	20	25	2,490	2,535
Rent	305	20	3,510	75	40	380	45	90	0	425	150	3,890	4,465
Total	305	45	4,475	75	40	1,035	65	90	870	445	175	6,380	7,000

**Table 6b: Housing Problem Severity<sup>12</sup>**

	Moderate Income (80.1%-95% AMI)			Mid-Level Income (>95.1% AMI)			Total All >80.1% AMI	Total All HHs with Severe Housing Problems
Severe Housing Problems	Sub-standard	Severely Over-crowded	Severely Cost Burdened	Sub-standard	Severely Over-crowded	Severely Cost Burdened	>80.1% AMI	
Owner	0	0	90	20	25	40	175	2,710
Renter	0	0	0	0	20	0	20	4,485
Total	0	0	90	20	45	40	195	7,195

**Chart 2: Distribution of Housing Problem Severity by Type and Income Group<sup>13</sup>**



<sup>11</sup> CHAS/ACS 2009 Table 3

<sup>12</sup> CHAS/ACS 2009 Table 3

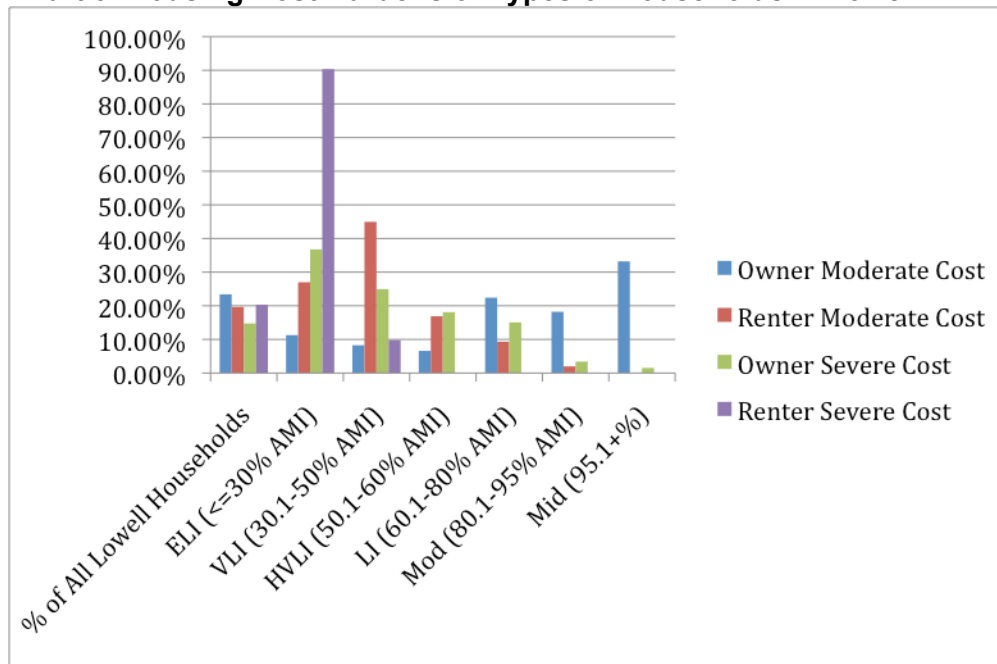
<sup>13</sup> CHAS/ACS 2009 Table 3

## Cost-Burden and Severe Cost-Burden

**Definition:** As noted above, households which suffer severe cost-burden have a housing cost burden of greater than 50%. Moderate cost-burden is considered to be a housing cost burden that is greater than 30% but less than or equal to 50%. Households that do not have a cost-burden have housing costs that are less than or equal to 30% of their monthly gross income.

**Observations:** As noted above, the dominant housing problem facing Lowell residents, is housing cost-burden. 18% of all households have severe cost burdens with a larger proportion of renters that are affected. 21% have moderate cost burdens with more than 50% of these being owners. The number of households without any cost burden is almost equally split between owner and renter occupied households. Overall renters also have a slightly higher rate of severe and moderate cost burden across the different households types. The following chart illustrates the cost burdens for all owners and renters in Lowell in 2008. It is likely than any changes since then will have resulted in higher instances of both moderate and severe cost burden, given the further downturn in the economy. Further documentation is provided in a series of tables that follow this chart.

**Chart 3: Housing Cost Burdens of Types of Households in Lowell**



**Table 7a: Cost-Burden by Household Type<sup>14</sup>**

	Small Family, elderly		Small Family, Non-Elderly		Large Family		All Other HHs		Total		Total
	Own	Rent	Own	Rent	Own	Rent	Own	Rent	Own	Rent	All
Severe Cost Burden	270	305	745	1,815	315	335	1,415	1,825	2,745	4,280	7,025

<sup>14</sup> CHAS/ACS 2009 Table 7

	Small Family, elderly		Small Family, Non-Elderly		Large Family		All Other HHs		Total		Total
Moderate Cost Burden	415	190	1,770	1,765	480	440	1,580	1,695	4,245	4,090	8,335
No Cost Burden	1,510	325	5,305	4,285	1,195	445	2,755	4,785	10,765	9,840	20,605
Total	2,195	820	7,835	8,230	1,990	1,515	5,795	8,570	17,815	19,135	36,950

The following tables analyze the cost burden distribution in more detail.

The first table shows the moderate cost burden distribution and indicates that extremely low income and middle/upper income owners and all renters at or below 60% of median, comprise the greatest proportion of those paying between 30 and 50% of their income for housing.

**Table 7b: Moderate Cost Burden by Tenure<sup>15</sup>**

	Own	%	Rent	%	All	%
<b>All HH</b>	17,815		19,130		36,945	
<b>All Moderate Cost Burden (30-50% of HH Income)</b>	4,170	23.41%	3,760	19.65%	7,930	21.46%
<b>ELI (&lt;=30% AMI)</b>	470	11.27%	1,015	26.99%	1,485	4.02%
<b>VLI (30.1-50% AMI)</b>	345	8.27%	1,690	44.95%	2,035	5.51%
<b>HVLI (50.1-60% AMI)</b>	275	6.59%	635	16.89%	910	2.46%
<b>LI (60.1-80% AMI)</b>	935	22.42%	350	9.31%	1,285	3.48%
<b>Mod (80.1-95% AMI)</b>	760	18.23%	75	1.99%	835	2.26%
<b>Mid (95.1+%)</b>	1,385	33.21%	0	0.00%	1,385	3.75%

The second table shows the severe cost burden distribution and indicates that all owners below 80% of the median income, and extremely low and very low income renters comprise the greatest proportion of those paying over 50% of their income for housing.

**Table 7c: Severe Cost Burden by Tenure<sup>16</sup>**

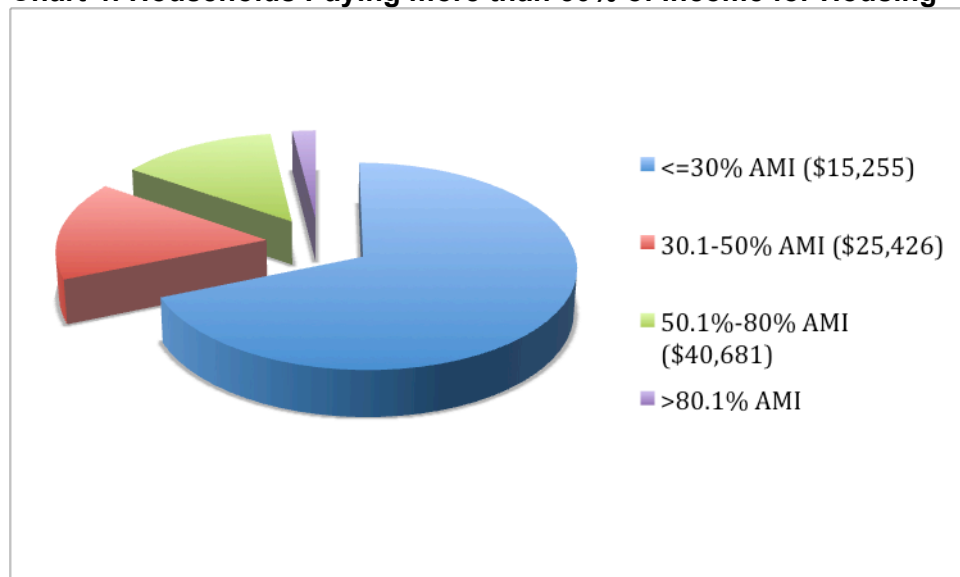
	Own	%	Rent	%	All	%
<b>All HH</b>	17,815		19,130		36,945	
<b>All Severe Cost Burden (&gt;50% of HH Income)</b>	2,625	14.73%	3,885	20.31%	6,510	17.62%
<b>ELI (&lt;=30% AMI)</b>	965	36.76%	3,510	90.35%	4,475	12.11%
<b>VLI (30.1-50% AMI)</b>	655	24.95%	380	9.78%	1,035	2.80%
<b>HVLI (50.1-60% AMI)</b>	475	18.10%	0	0.00%	475	1.29%
<b>LI (60.1-80% AMI)</b>	395	15.05%	0	0.00%	395	1.07%
<b>Mod (80.1-95% AMI)</b>	90	3.43%	0	0.00%	90	0.24%
<b>Mid (95.1+% AMI) as a % of all Moderate Cost HHs</b>	40	1.52%	0	0.00%	40	0.11%

The following chart illustrates this cost burden distribution.

<sup>15</sup> Ibid Table 3

<sup>16</sup> Ibid Table 3

**Chart 4: Households Paying more than 50% of Income for Housing<sup>17</sup>**



## Substandard Housing

**Definition:** *Substandard housing, another housing problem, is when a housing unit lacks complete kitchen or plumbing facilities. Standard housing is when the housing unit has both complete kitchen and complete plumbing facilities.*

**Observations:** The following table describes the households, by income level, who suffer severe, moderate, or no cost burden while living in substandard housing. While housing-cost burden is a problem for all income levels, it is clear that there are very few households with cost burdens living in substandard housing. This further underscores the need to focus on cost relief rather than on housing conditions.

**Table 8: Cost Burden by Income<sup>18</sup>**

	<=30% AMI		30.1-50% AMI		50.1%-80% AMI		Total <=80% AMI		Total	80.1%+ AMI		Total
Sub-standard	Own	Rent	Own	Rent	Own	Rent	Own	Rent	<=80% AMI	Own	Rent	All
Severe Cost Burden	0	110	0	35	0	0	0	145	145	0	0	145
Moderate Cost Burden	0	95	0	20	0	0	0	115	115	0	0	115
No Cost Burden	0	100	0	15	20	45	20	160	180	20	0	200
<b>Total</b>	0	305	0	70	20	45	20	420	440	20	0	460

<sup>17</sup> Ibid. Table 3

<sup>18</sup> CHAS/ACS 2009 Table 8



	<=30% AMI		30.1-50% AMI		50.1%-80% AMI		Total <=80% AMI		Total	80.1%+ AMI		Total
Standard	Own	Rent	Own	Rent	Own	Rent	Own	Rent	<=80% AMI	Own	Rent	All
Severe Cost Burden	990	3,750	705	380	915	0	2,610	4,130	6,740	130	0	6,870
Moderate Cost Burden	470	1,035	365	1,865	1,270	1,005	2,105	3,905	6,010	2,145	75	8,230
No Cost Burden	120	1,915	545	1,180	1,480	2,855	2,145	5,950	8,095	8,575	4,050	20,720
<b>Total</b>	<b>1,640</b>	<b>7,305</b>	<b>1,615</b>	<b>3,425</b>	<b>3,665</b>	<b>3,860</b>	<b>6,920</b>	<b>14,590</b>	<b>21,510</b>	<b>10,850</b>	<b>4,125</b>	<b>36,485</b>

## Overcrowding

Definition: *No overcrowding is when there is one person or less per room. Moderate overcrowding occurs when there is more than one person per room but less than or equal to 1.5 people. Severe overcrowding occurs when there are more than 1.5 people per room in the housing unit. A one-family household is a family household with no subfamilies. However a 2+ family household is a multi-family household composed of more than one family or subfamily. Non-family households are composed of unrelated individuals.*

Observations: The following three tables document overcrowding by tenure status, household income level, and family status. In the City, one family households are not at particular risk for moderate or severe overcrowding, regardless of household income level, although there is a slight elevation for rental households. In general, 2+ families and non-family households do not face overcrowding risk either. It should be noted that since 2008, when this data was developed, there has been some loss of jobs, some loss of income and some loss of housing. It would not be surprising for the Census 2010 to show a rise in over-crowding as families “double up”, which has been reported anecdotally by local service and housing organizations.

**Table 9: Overcrowding<sup>19</sup>**

	<=30% AMI		30.1-50% AMI		50.1%-80% AMI		Total <=80% AMI		Total	80.1%+ AMI		Total
Family Structure	Own	Rent	Own	Rent	Own	Rent	Own	Rent	<=80% AMI	Own	Rent	All
<b>1 Family HH</b>	Own	Rent	Own	Rent	Own	Rent	Own	Rent	<=80% AMI	Own	Rent	All
No Over-crowding	495	3,260	995	1,975	2,385	2,155	3,875	7,390	11,265	7,055	1,870	20,190
Moderate Over-crowding	0	480	15	150	125	100	140	730	870	110	0	980
Severe Over-	0	20	0	40	0	20	0	80	80	0	20	100

<sup>19</sup> CHAS/ACS 2009 Table 10

crowding												
Total	495	3,760	1,010	2,165	2,510	2,275	4,015	8,200	12,215	7,165	1,890	21,270
<b>2+ Family HH</b>	Own	Rent	Own	Rent	Own	Rent	Own	Rent	<=80% AMI	Own	Rent	All
No Over-crowding	0	25	35	120	90	110	125	255	380	590	95	1,065
Moderate Over-crowding	0	0	50	20	0	0	50	20	70	15	20	105
Severe Over-crowding	25	0	0	20	0	15	25	35	60	25	0	85
Total	25	25	85	160	90	125	200	310	510	630	115	1,255
<b>Non-Family HH</b>	Own	Rent	Own	Rent	Own	Rent	Own	Rent	<=80% AMI	Own	Rent	All
No Over-crowding	1,125	3,820	520	1,155	1,080	1,440	2,725	6,415	9,140	3,070	2,050	14,260
Moderate Over-crowding	0	0	0	0	0	15	0	15	15	0	65	80
Severe Over-crowding	0	0	0	15	0	90	0	105	105	0	0	105
Total	1,125	3,820	520	1,170	1,080	1,545	2,725	6,535	9,260	3,070	2,115	14,445

2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

Utilizing CHAS/ACS data from HUD (2009) we have developed the following information about the housing needs of racial and ethnic groups:

The City's Asian population in 2009 is estimated to be 21%, while its Hispanic population is 17% and its Black population is 5%. These racial/ethnic groups should be examined in terms of need and prospective demand on the limited CDBG resources of the City.

**Table 10: Race and Ethnicity in Lowell 2000, 2009, 2014<sup>20</sup>**

	2000	2009	2014	Change 2000-2014
White Alone	68.6%	61.6%	57.7%	-14.23%
Black Alone	4.2%	4.6%	4.7%	14.45%
American Indian Alone	0.2%	0.2%	0.2%	-3.13%
Asian Alone	16.5%	21.3%	24.1%	48.58%
Pacific Islander Alone	0.0%	0.0%	0.0%	2.63%

<sup>20</sup> ESRI Ibid. Note that ESRI minority numbers are significantly higher than ACS.

Some Other Race Alone	6.5%	8.0%	8.8%	38.94%
Two or More Races	3.9%	4.3%	4.4%	15.46%
Hispanic Origin (Any Race)	14.0%	17.2%	19.0%	38.08%

The following table examines housing unit problems by income level and race. As a whole, White owners and renters, Asian renters, and Hispanic renters have housing problems.

**Table 11: Housing Needs by Race<sup>21</sup>**

	<=30% AMI		30.1-50% AMI		50.1%-80% AMI		Total <=80% AMI		Total
Race with Housing Problems									
	Own	Rent	Own	Rent	Own	Rent	Own	Rent	<=80% AMI
White	1,320	2,760	880	1,115	1,505	630	3,705	4,505	8,210
Black	60	90	45	160	90	85	195	335	530
Asian	25	540	65	405	370	250	460	1,195	1,655
American Indian	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Hispanic	40	1,615	80	510	165	225	285	2,350	2,635
Other	20	315	0	160	95	50	115	525	640
Total	1,465	5,320	1,070	2,350	2,225	1,240	4,760	8,910	13,670
Race with No Housing Problems									
	Own	Rent	Own	Rent	Own	Rent	Own	Rent	<=80% AMI
White	120	910	535	620	1,300	1,460	1,955	2,990	4,945
Black	0	60	0	20	35	325	35	405	440
Asian	0	180	0	195	80	550	80	925	1,005
American Indian	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Hispanic	0	765	15	170	20	260	35	1,195	1,230
Other	0	0	0	0	25	0	25	0	25
Total	120	1,915	550	1,005	1,460	2,595	2,130	5,515	7,645
Total All	1,645	7,600	1,620	3,495	3,685	3,905	6,950	15,000	21,950
% of Owner or Renter Population									
	Own	Rent	Own	Rent	Own	Rent	Own	Rent	<=80% AMI
	9.23%	39.73%	9.09%	18.27%	20.68%	20.41%	39.01%	78.41%	59.41%

	80.1%-95%AMI	95.1%+ AMI	Total
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<sup>21</sup> CHAS/ACS 2009 Table 1

	80.1%-95%AMI		95.1%+ AMI		Total
Race with Housing Problems					
	Own	Rent	Own	Rent	All
White	515	90	1,225	0	10,040
Black	0	0	45	0	575
Asian	180	0	250	40	2,125
American Indian	0	50	0	0	50
Pacific Islander	0	0	0	0	0
Hispanic	120	0	55	0	2,810
Other	30	0	20	0	690
Total	845	140	1,595	40	16,290
Race with No Housing Problems					
	Own	Rent	Own	Rent	All
White	920	650	5,765	1,555	13,835
Black	105	60	285	395	1,285
Asian	175	90	660	790	2,720
American Indian	0	0	0	0	0
Pacific Islander	0	0	15	0	15
Hispanic	120	95	305	115	1,865
Other	0	15	75	80	195
Total	1,320	910	7,105	2,935	19,915
Total All	2,165	1,050	8,700	3,070	36,935
% of Owner or Renter Population					
	Own	Rent	Own	Rent	All
	12.15%	5.49%	48.84%	16.05%	100%

A concern of HUD and of the City is when there is a disproportionate need for any ethnic group. The table below shows that although there are challenges facing the households, the only racial/ethnic group with a disproportionate share of housing problems are extremely low income White owners. 80% of ELI White owners have housing problems, compared to the threshold of 76% for that racial group.

**Table 12: Percentage of HHs with Housing Problems by Race<sup>22</sup>**

Race with Housing Problems	<=30% AMI	30.1-50% AMI	50.1%-80% AMI	Total <=80% AMI	Total

<sup>22</sup> HUD CHAS/ACS Table 1

	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	<=80% AMI
White	80.24%	36.32%	54.32%	31.90%	40.84%	16.13%	53.31%	30.03%	37.40%
Black	3.65%	1.18%	2.78%	4.58%	2.44%	2.18%	2.81%	2.23%	2.41%
Asian	1.52%	7.11%	4.01%	11.59%	10.04%	6.40%	6.62%	7.97%	7.54%
American Indian	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Pacific Islander	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Hispanic	2.43%	21.25%	4.94%	14.59%	4.48%	5.76%	4.10%	15.67%	12.00%
Other	1.22%	4.14%	0.00%	4.58%	2.58%	1.28%	1.65%	3.50%	2.92%

Race with Housing Problems	80.1%- 95% AMI		95.1%+ AMI		Total
	Owner	Renter	Owner	Renter	All
White	23.79%	8.57%	14.08%	0.00%	27.18%
Black	0.00%	0.00%	0.52%	0.00%	1.56%
Asian	8.31%	0.00%	2.87%	1.30%	5.75%
American Indian	0.00%	4.76%	0.00%	0.00%	0.14%
Pacific Islander	0.00%	0.00%	0.00%	0.00%	0.00%
Hispanic	5.54%	0.00%	0.63%	0.00%	7.61%
Other	1.39%	0.00%	0.23%	0.00%	1.87%

The impact of severe housing problems including substandard housing, severe overcrowding and severe cost-burden affect all ethnicities in Lowell. When examined closer by race and ethnic group, the distribution of severe housing problems by race and ethnic group does not vary from that of the overall population.

**Table 13: Severe Housing Needs by Race<sup>23</sup>**

Race with Housing Problems	<=30% AMI		30.1-50% AMI		50.1%-80% AMI		Total <=80% AMI		Total
	Own	Rent	Own	Rent	Own	Rent	Own	Rent	<=80% AMI
White	53.80%	30.00%	36.34%	9.01%	18.70%	0.00%	31.10%	17.30%	21.67%
Black	3.65%	1.18%	0.00%	0.00%	0.54%	0.00%	1.15%	0.60%	0.77%
Asian	1.52%	3.22%	2.17%	2.43%	5.42%	1.79%	3.74%	2.67%	3.01%
American Indian	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Pacific Islander	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Hispanic	0.00%	16.05%	4.97%	2.58%	0.41%	1.66%	1.37%	9.17%	6.70%
Other	1.22%	3.16%	0.00%	0.00%	0.41%	0.00%	0.50%	1.60%	1.25%

Race with Housing Problems	80.1%- 95% AMI		95.1%+ AMI		Total
	Owner	Renter	Owner	Renter	All

<sup>23</sup> CHAS/ACS Table 2

	Owner	Renter	Owner	Renter	All
White	2.07%	0.00%	0.46%	0.00%	13.11%
Black	0.00%	0.00%	0.00%	0.00%	0.46%
Asian	2.07%	0.00%	0.29%	0.65%	2.03%
American Indian	0.00%	0.00%	0.00%	0.00%	0.00%
Pacific Islander	0.00%	0.00%	0.00%	0.00%	0.00%
Hispanic	0.00%	0.00%	0.23%	0.00%	4.03%
Other	0.00%	0.00%	0.00%	0.00%	0.74%

As we noted above, housing cost-burden proved to be the most significant housing problem in the City for low income households.

ELI White owners experienced a disproportionate share of housing problems, and as can be seen from the distribution below, the same group experienced high rates of housing cost burden. Although the incidence rate of cost burden by income group within each racial/ethnic group is not available, the following tables show that White owners and Hispanic renters experienced a disproportionate share of severe cost burden, while Hispanic renters also experienced a disproportionate share of households with moderate cost burden. 81% of White owners experienced severe cost burden, compared to the threshold of 76%, and 29% of Hispanic 349 renters were affected by severe cost burden, while the threshold was 23%. 25% of Hispanic renters experienced moderate housing cost burden, compared to the same threshold of 23%.

**Table 14a: Cost Burden by Race (Numbers)<sup>24</sup>**

Race	Severe Cost Burden		Moderate Cost Burden		No Cost Burden		Total Moderate and Severe		Total
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	
White	2,225	2,440	3,155	1,900	8,700	5,440	5,380	4,340	24,355
Black	80	90	160	240	425	860	240	330	1,900
Asian	310	285	450	585	1,045	1,950	760	870	4,910
American Indian	0	0	0	50	0	0	0	50	50
Pacific Islander	0	0	0	0	15	0	0	0	15
Hispanic	95	1,220	345	1,025	475	1,490	440	2,245	4,765
Other	35	240	135	285	100	95	170	525	930
<b>Total</b>	<b>2,745</b>	<b>4,275</b>	<b>4,245</b>	<b>4,085</b>	<b>10,760</b>	<b>9,835</b>	<b>6,990</b>	<b>8,360</b>	<b>36,925</b>

**Table 14b: Cost Burden by Race (Percentages)<sup>25</sup>**

Race with Housing Problems	Severe Cost Burden		Moderate Cost Burden		No Cost Burden		Total Moderate and Severe		Total
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	<=80% AMI

<sup>24</sup> CHAS/ACS Table 9

<sup>25</sup> CHAS/ACS Table 9

<b>Race with Housing Problems</b>	<b>Severe Cost Burden</b>		<b>Moderate Cost Burden</b>		<b>No Cost Burden</b>		<b>Total Moderate and Severe</b>		<b>Total</b>
White	81.06%	57.08%	74.32%	46.51%	80.86%	55.31%	76.97%	51.91%	65.96%
Black	2.91%	2.11%	3.77%	5.88%	3.95%	8.74%	3.43%	3.95%	5.15%
Asian	11.29%	6.67%	10.60%	14.32%	9.71%	19.83%	10.87%	10.41%	13.30%
American Indian	0.00%	0.00%	0.00%	1.22%	0.00%	0.00%	0.00%	0.60%	0.14%
Pacific Islander	0.00%	0.00%	0.00%	0.00%	0.14%	0.00%	0.00%	0.00%	0.04%
Hispanic	3.46%	28.54%	8.13%	25.09%	4.41%	15.15%	6.29%	26.85%	12.90%
Other	1.28%	5.61%	3.18%	6.98%	0.93%	0.97%	2.43%	6.28%	2.52%

### Summary Conclusion

The tables in this document, quantify the estimated number of households who have housing problems, especially rent and ownership burdens. Clearly the need is greater than the supply and thus the City must support production programs that can close the gap.

The Housing Needs Analysis shows that the most pervasive problem facing households in Lowell is the cost burden of housing. Therefore the preservation of existing rental units which are subsidized, as well as those affordable rental units provided by private landlords, is an important strategy for the City. Rehab and other preservation approaches can help tremendously.

The problems of cost are also faced by owners, who outnumber renters in terms of moderate to severe cost burdens in moderate and mid level income groups. There are several approaches that might be explored to address this problem. Lowering utility costs through retrofitting of energy and water improvements, can assist low income owners. Assistance with repairs to properties, especially those owned by low income elderly, can also be effective.

## HOUSING MARKET ANALYSIS

### Overview

"Need" is difficult to define. The market forces of supply and demand have been the engines that have created disparities from time to time. For example, Massachusetts encountered an economic recession in 1990-1993 which resulted in a decline in housing production and an actual decline in market rents and housing prices. The opposite was true in the period 1998-2007. Now we have entered a period seemingly worse than the downturn in 1990-1993 and according to some labor economists, rivaling that of the Great Depression for certain income groups. The City has seen a decline in residential construction, as financing has declined and housing foreclosures have increased.

When one examines more closely who benefited from the recent housing 'boom' and who is now being impacted by its decline, it is clear that many households who had been priced out of the market or who had been faced with increasing the proportion of income they had to set aside for housing, are in mortgage trouble. Moreover, as compensation is stagnant (7% decrease in real wages in the last 3 years) or even cut and as many household members have lost their jobs, it has become difficult to maintain mortgage payments. The first wave of foreclosures were of houses purchased in many cases with sub-prime mortgages. The latest wave are for houses which had adjustable rate mortgages and liberal underwriting standards (so called alt-A mortgages). Rental housing has been impacted by foreclosures. In some cases, rental properties have been abandoned.

For those households above median income, although the cost of housing rose, they still had sufficient income for other basic needs. In housing economics, we refer to this phenomenon as *income elasticity*. Low-income families have less elasticity than higher income families. Thus when the lower income households spend 50% of income on housing, this results in the neglect of other more basic needs.

### General Population Characteristics

The population in Lowell has been increasing since 2000. However, the rate of growth is expected to slow between 2009 and 2014. The population in Massachusetts is also anticipated to increase marginally between 2009 and 2014.

The following tables summarize the basic characteristics of the City's population.

**Table 15: Population Characteristics<sup>26</sup>**

	2000 Total Households	2009 Total Households	2014 Total Households
Lowell	37,887	38,556	38,855

<sup>26</sup> ESRI forecasts for 2009 and 2014



**Table 16: 2000-2009 & Estimated 2014 Population Change<sup>27</sup>**

	2000 Total Population	2009 Total Population	% Change 2000-2009	2014 Total Population	% Change 2009-2014
Lowell	105,167	106,686	1.44%	107,263	0.54%
Massachusetts	6,349,097	6,499,354	2.37%	6,543,317	0.68%

## Housing Characteristics

The following tables show housing trends between 2000 and 2014. As mentioned previously, Lowell's population is expected to plateau. The proportions of low and extremely low income households are also expected to remain the same.

**Table 17a: Overview of Population and Housing Characteristics<sup>28</sup>**

Summary	2000	2009	2014
Population	105,167	106,686	107,263
Households	37,887	38,556	38,855
Low Income	15,253	15,564	15,416
Extremely Low Income	7,591	6,099	6,197
Families	23,982	24,205	24,305
Average Household Size	2.67	2.67	2.66
Owner Occupied Housing Units	16,309	17,004	17,053
Renter Occupied Housing Units	21,578	21,552	21,802
Median Age	31.5	32.3	32.5

**Table 17b: Overview of Trends<sup>29</sup>**

Trends: 2009-2014 Annual Rate	Lowell	State	National
Population	0.54%	0.68%	0.91%
Households	0.78%	0.97%	0.94%
Families	0.41%	0.75%	0.74%
Owner Households	0.29%	0.75%	1.19%

**Table 18: Racial/Ethnic Composition<sup>30</sup>**

	2000	2009	2014
White Alone	68.6%	61.6%	57.7%
Black Alone	4.2%	4.6%	4.7%
American Indian Alone	0.2%	0.2%	0.2%
Asian Alone	16.5%	21.3%	24.1%
Pacific Islander Alone	0.0%	0.0%	0.0%
Some Other Race	6.5%	8.0%	8.8%

<sup>27</sup> ESRI ibid.

<sup>28</sup> ESRI ibid.

<sup>29</sup> ESRI ibid.

<sup>30</sup> ESRI ibid.

	2000	2009	2014
Alone			
Two or More Races	3.9%	4.3%	4.4%
Hispanic Origin (Any Race)	14.0%	17.2%	19.0%

Lowell has more diversity than the US as a whole. The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity). For example, the diversity score for Lowell is 70, which means there is a 70 percent probability that two people randomly chosen from the Lowell population would belong to different race or ethnic group. The US has a diversity rating of 61.

### Ownership and Rental Housing

The table below indicates that while there has been a small decline in renter occupied units, most of it can be accounted for by the increase in vacant units. This may be due to the 2007-2009 spate of foreclosures but might also include unsold units of new construction and families who have voluntarily moved out of their homes without selling them.

**Table 19: Trends in Tenure for Lowell<sup>31</sup>**

	2000	2009	2014
Occupied	96.0%	94.1%	94.2%
Owner	41.3%	41.5%	41.3%
Renter	54.7%	52.6%	52.9%
Vacant	4.0%	5.9%	5.8%

**Table 20: Tenure Characteristics<sup>32</sup>**

	2009 Total Housing Units	2009 Owner Occupied HU		2009 Renter Occupied HU		2009 Vacant Housing Units	
		#	%	#	%	#	%
Lowell	40,990	17,004	41%	21,552	53%	2,434	6%
Total Massachusetts	2,760,287	1,564,891	56%	952,083	35%	243,313	9%
Total US	131,278,867	77,088,155	59%	39,435,001	30%	14,755,711	11%

Note: The data in this table does not reflect the changes which have been occurring since early 2009.

The table above shows that in general the vacancy rate was less than the national and regional average. Still, housing economists state that a 7% vacancy rate is necessary for an efficient rental market, thus there is some upward pressure with the current vacancy rate. It is not possible to generate current (2009) data separately for renters versus owners. Renter and owner occupancy rates for the City fluctuated slightly between 2000 and 2009. Renter occupancy experienced a 0.12% decrease and owner occupancy a 4.25% increase.

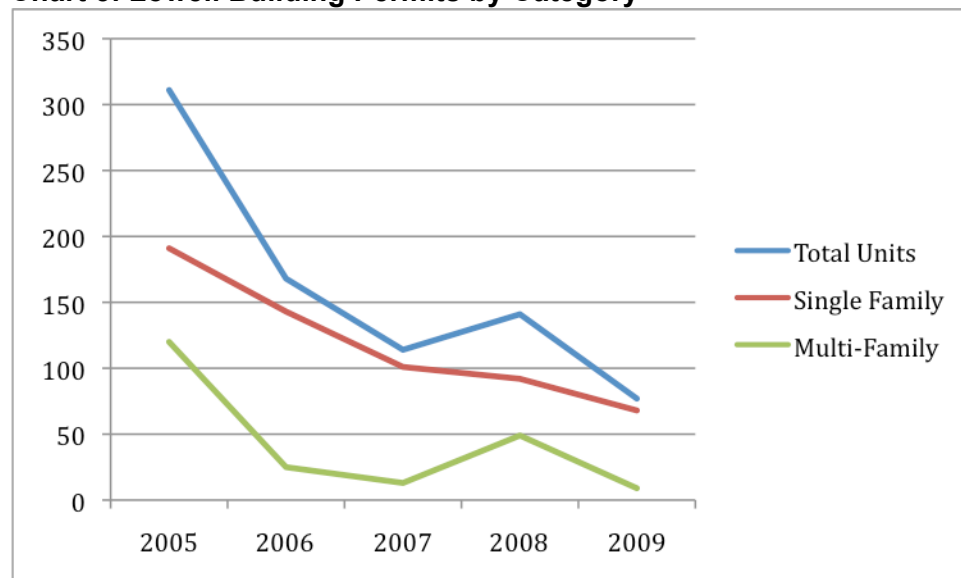
<sup>31</sup> ESRI Ibid.

<sup>32</sup> ESRI Ibid.

## Housing Supply

There has been a significant decline in the annual rate of housing production over the last 5 years, which has the potential of causing a tightening of the housing market.

**Chart 5: Lowell Building Permits by Category** <sup>33</sup>



**Table 21: Lowell Building Permits by Category** <sup>34</sup>

	2005	2006	2007	2008	2009
Single Family	191	143	101	92	68
Multi-Family	120	25	13	49	9
Total	311	168	114	141	77

## Affordable Housing Production

The City's total year round housing unit base is increasing slowly, however, as housing construction has decreased, the supply of affordable housing to fall further below the its current level. In order to offset this trend, a series of strategies and specific housing recommendations are offered in the two following sections.

The following tables summarize the formally subsidized housing base in the City along with the floating vouchers which in effect add to the affordable housing supply.

The State indicates that its list of subsidized housing totals 5,212 units, most of which are in fact affordable (but not all, due to the definitions of how units are classified in the SHI list).

<sup>33</sup> HUD Building Permit Database

<sup>34</sup> HUD Ibid.

**Table 22: Chapter 40B Subsidized Housing Inventory<sup>35</sup>**

	<b>2000 Census Year Round Housing Units</b>	<b>ESRI est. 2009 Year Round Housing Units</b>	<b>Total Development Units</b>	<b>Total SHI Units</b>	<b>% est. SHI Units 2009 Base</b>
Lowell	39,381	40,990	5,247	5,212	12.71%

There are also public housing units, which are included in the lists.

There are other affordable units in the City due to the supply of Vouchers (HCV, MRVP, VASH), which are being used to occupy housing which, for the most part, is not subsidized.

**Table 23: Public Housing and Voucher Lists**

<b>Agency</b>	<b>Federal Public Housing Units</b>	<b>State Public Housing Units</b>	<b>Federal Vouchers (HCV VASH)</b>	<b>State Vouchers (MRVP, DMH, LRAP, SHARP)</b>	<b>Total</b>
Lowell Housing Authority	1,641	231	1,246	107 <sup>36</sup>	3,225
DHCD - CTI	N/A	N/A	806		806
Total	1,641	231	3,052	107	4,031

The CHAS/ACS survey of 2008 analyzed the occupancy characteristics of households in Lowell. The focus of this analysis was to determine the extent to which there were mismatches between the cost of the housing and incomes of the occupant families.<sup>37</sup> In an ideal world, households would be occupying housing whose cost was such that they were neither over-paying or underpaying (although underpaying is not a critical problem).

The following tables show how households are distributed in terms of income and in terms of whether the cost of that unit being occupied is affordable to a household in that income bracket. For example, if a house which is affordable to a low income household (50.1%-80% AMI) was being occupied by anyone whose income was extremely low income ( $\leq 30\%$  AMI), then one would say, that that extremely low income family was being cost burdened because they are living in a house which is NOT affordable to them (see green highlighted cells below). Conversely, if that house was being occupied by someone above 80.1% AMI, that household is under-burdened (see yellow highlighted cells below).

<sup>35</sup> ESRI Ibid., DHCD Subsidized Housing Inventory (DATE?)

<sup>36</sup> LHA LRAP-49, DMH-13, SHARP-5, MRVP PBA-26, MRVP Mobile-14

<sup>37</sup> The creation of the Owner Affordability dimension requires a series of assumptions, in order to determine the relationship between a housing unit's value and the monthly mortgage payment required to purchase it.<sup>37</sup> HUD assumed a 31% monthly payment standard, 96.5% loan-to-value rate, a 5.5% interest rate, a 1.75% upfront insurance premium, a .55% annual insurance premium, and 2% annual taxes and insurance. Based on these assumptions, HUD estimated value to income ratio of 3.36 for an "affordable" home. Renter Affordability assumes that a 30% monthly payment standard is the threshold for affordability.

**Table 24a: Number of Owner Housing Units with and without Mortgages Affordable to Households in 2008<sup>38</sup>**

	Occupied by HHs <=30% AMI	Occupied by HHs 30.1-50% AMI	Occupied by HHs 50.1-80% AMI	Occupied by HHs >80.1% AMI	Total Occupied
Affordable to HHs <=30% AMI	245	145	285	325	1,000
Affordable to HHs 30- 50% AMI	595	495	970	2,890	4,950
Affordable to HHs 50- 80% AMI	365	235	840	2,540	3,980
Affordable to HHs >80% AMI	445	745	1,570	5,090	7,850
<b>Total</b>	1,650	1,620	3,665	10,845	17,780

The same analysis is repeated for rental units below.

**Table 24b: Number of Rental Housing Units Affordable to Households in 2008<sup>39</sup>**

	Occupied by HHs <=30% AMFI	Occupied by HHs 30.1-50% AMFI	Occupied by HHs 50.1-80% AMFI	Occupied by HHs >80.1% AMFI	Total Occupied
Affordable to HHs <=30% AMFI	3,345	595	185	280	4,405
Affordable to HHs 30- 50% AMFI	1,850	1,610	1,485	1,130	6,075
Affordable to HHs 50- 80% AMFI	1,880	1,145	2,070	2,515	7,610
Affordable to HHs >80% AMFI	230	60	125	190	605
<b>Total</b>	7,305	3,410	3,865	4,115	18,695

76% of owner and 24% of renter occupied houses that are affordable to households below 30% AMI, are occupied by households who earn above 30% AMI. Similarly, 58% of owner and 22% of renter occupied housing units that are affordable to households below 80% of median income in the City are occupied by households earning above 80% of median.

Households move in and out of the non-subsidized housing stock, so that at any one time, mismatch analysis such as we have done above, is just a snapshot in time. During the period of 1995 through 2007, when housing prices soared, there was significant conversion of rental housing to ownership and also a rise in rental rates. This became a loss of affordable housing. HUD conducted a study in 2007.<sup>40</sup> This study concluded that the three most affordable categories—non-market units, extremely low rent units, and very low rent units—posted large decreases in the number of units between 2005 and 2007. The three categories combined declined by between 1.5 and 2.0 million units nationally.

<sup>38</sup> HUD ACS Tables 15A, 15B and 15C

<sup>39</sup> HUD ACS Ibid.

<sup>40</sup> HUD PD&R: Rental Market Dynamics: 2005-2007

The study above, showing how many affordable units there are in Lowell, including subsidized and unsubsidized housing units. There are two categories of subsidies – deep subsidies such as Public Housing, that ensure a household is not cost burdened, while other subsidy mechanisms, such as Tax Credits and HOME typically reduce housing cost, but do not ensure that the household is limited to paying 30% of their income.

At this time Lowell's subsidized housing units of all types account for 12.7% of the total housing stock. These total approximately 5,100 rental units and 110 owner units. There are 3,858 other units in the City which have been made affordable, due to the use of vouchers (HCV and VASH), which are used to occupy housing units which are not subsidized.

The analysis of the tables above, indicate that in 2008 there were approximately 2,865 owners and 4,000 renters below 80% of median who were occupying houses affordable to them and yet receiving no subsidy.

A preservation strategy would therefore be entirely appropriate, as it could enable these households to continue to reside in that affordable housing.

If we do the same analysis as above, but for housing units which were vacant in 2008, there are 220 vacant housing units in standard condition that are not subsidized but are affordable to households below 30% of the median.

**Table 25a: Number of Vacant Owner Units Affordable to Households in 2008<sup>41</sup>**

Vacant Ownership Units - Standard Condition	Bedroom #			Total
	0 or 1	2	3+	
<b>Affordability</b>				
Affordable to HHs at 50% AMI	0	0	50	50
Affordable to HHs at 80% AMI	0	0	0	0
Affordable to HHs at 100% AMI	0	65	30	95
Affordable to HHs above 100% AMI	0	135	80	215
Total	0	200	160	360
Substandard Vacant Units				0

**Table 25b: Number of Vacant Renter Units Affordable to Households in 2008<sup>42</sup>**

Vacant Rental Units - Standard Condition	Bedroom #			Total
	0 or 1	2	3+	
<b>Affordability</b>				
Affordable to HHs at 30% AMFI	60	120	40	220
Affordable to HHs at 50% AMFI	90	145	290	525
Affordable to HHs at 80% AMFI	230	85	45	360

<sup>41</sup> Ibid.

<sup>42</sup> Ibid.

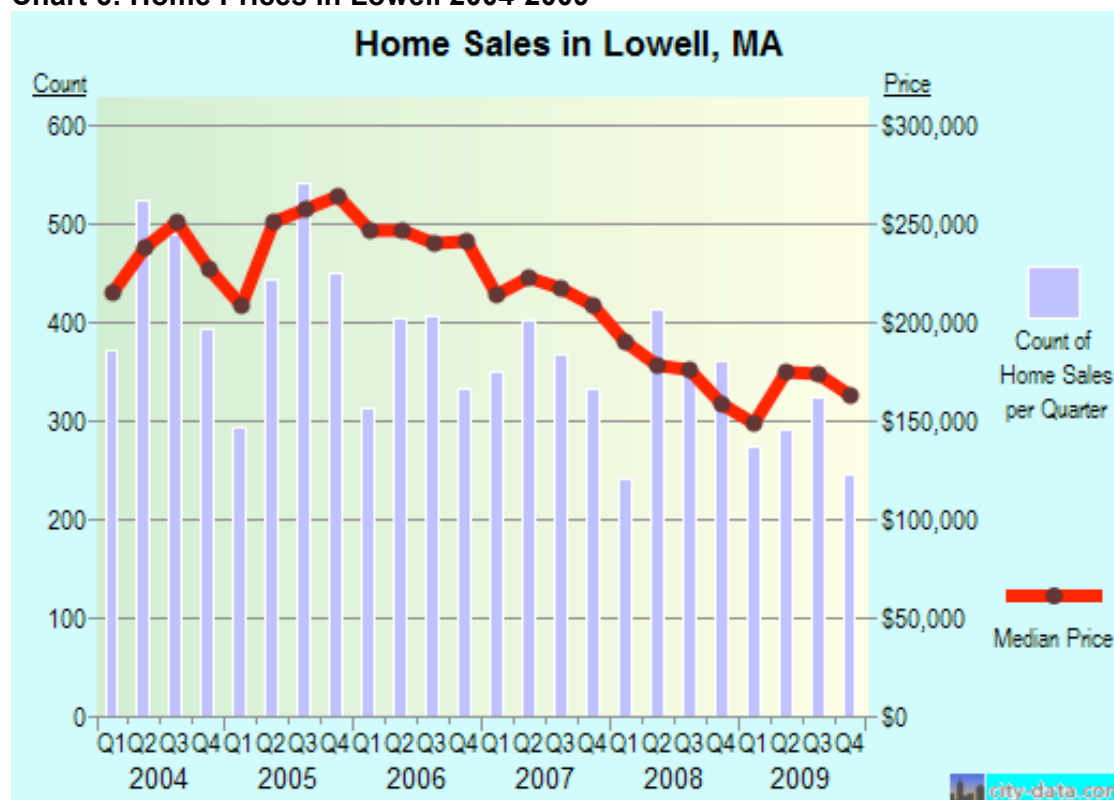
Affordable to HHs above 80% AMFI	0	0	0	0
Total	380	350	375	1,105
Substandard Vacant Units				90

Matching these severely cost-burdened rental households to these affordable units, could help ameliorate problems for them. A similar approach could be taken for low income owner households with severe cost burdens. In addition, as there were 90 vacant sub-standard rental units in 2008, a strategy of acquiring and rehabbing these would provide some additional affordable housing.

### Ownership Affordability

Since 2006 there has been a decline in housing values, but this decline is hard to analyze in terms of how it has affected the target CDBG population – namely, households below 80% of median income.

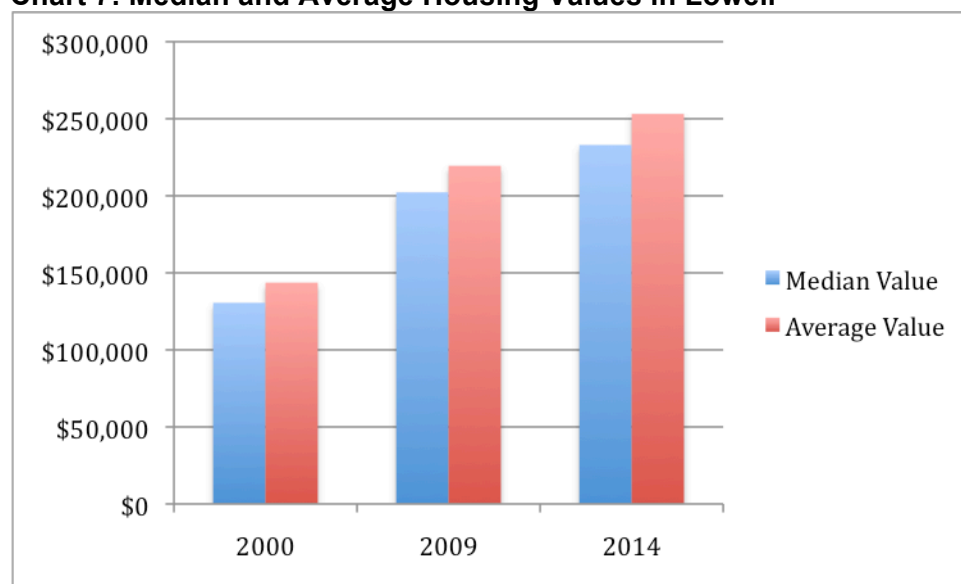
**Chart 6: Home Prices in Lowell 2004-2009<sup>43</sup>**



Whether one looks at medians (which can be distorted by extreme pricing differentials) or averages, the trend is similar, as the chart below illustrates.

<sup>43</sup> City Data.com

**Chart 7: Median and Average Housing Values in Lowell<sup>44</sup>**



Another illustration of housing affordability is to look at the cost of housing divided by household income, which generates an indicator ratio which illustrates the growing cost burden of ownership housing.

**Table 26: Median Housing Price as a Multiple of Median Household Income<sup>45</sup>**

	1980	1990	2000	2009
US	2.79	2.64	2.66	2.97
Massachusetts	2.75	4.24	3.62	4.35

**Table 27: Median and Average Housing Values as a Multiple of Median and Average Household Income for Lowell<sup>46</sup>**

Lowell	2000	2009	2014
Median Housing Value to Median Income Ratio	3.34	3.98	4.44
Average Housing Value to Average Income Ratio	3.01	3.52	3.85

These tables illustrate the multiple of household income divided into the value or cost of housing in Lowell and compares that with the US. Historically the US average has been around 2.75, but after 1980 it rose significantly to a value of 2.97 in 2009. The ratio is a better measure, in that it accounts for differences in income and housing costs in any city or town. These ratios illustrate that households entering the homeownership market in 2009 needed substantially more of their income to purchase a home than they did in 2000. Most importantly, it illustrates the higher relative cost of housing in Lowell.

If the median housing value for the City dropped by about \$51,000, then the ratio would equal that of the US as a whole.

<sup>44</sup> ESRI Ibid.

<sup>45</sup> ESRI Ibid.

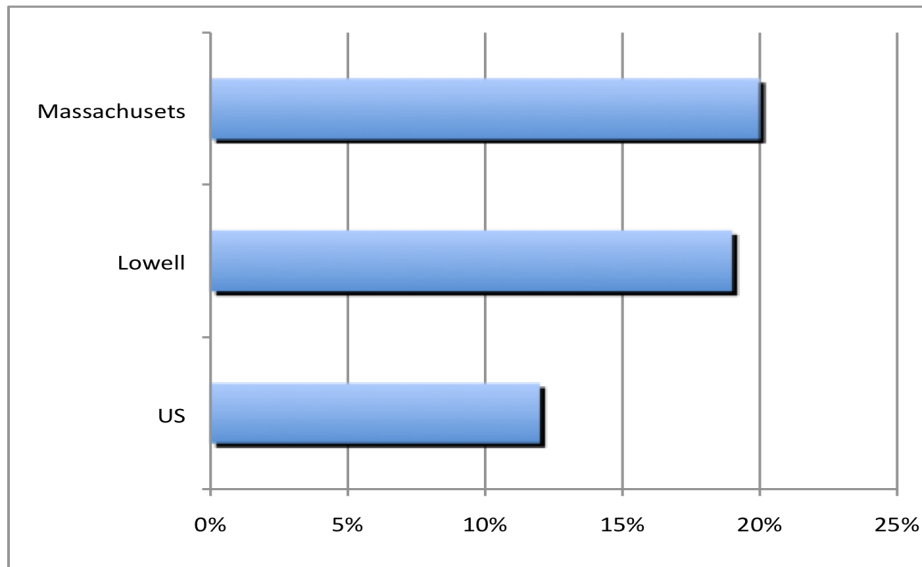
<sup>46</sup> ESRI Ibid.



This has and will continue to have significant implications for the future of businesses in the area, which rely on or employ middle and lower income people.

The Chart below shows how the relative cost of housing in terms of income rose substantially between 2000 and 2009 in Lowell. In the US the ratio rose 12%, while Lowell's rose 19%, and Massachusetts' rose 20%. This has severe consequences for homebuyers as home prices are rising steeply whereas the residents' incomes are not.

**Chart 8: Median Housing Value as a Ratio of Median Household Income<sup>47</sup>**



When one examines households that are at or below 80% of median income, it becomes clear that the number of affordable housing units (either single-family homes or condominiums) available is seriously limited. For a family of four in Lowell to pay 30% of its income for housing, the cost of the home cannot exceed \$ 136,687. Currently, 16 of the 172 single family home for sale meets that criteria, and only one of these have fewer than three bedrooms. More than one-third of the 174 condominiums available are in an acceptable price range; only five have more than two bedrooms.

**Table 28: 2009 Monthly Owner Maximums for Low Income HHs<sup>48</sup>**

	Median HH Income	Group Median Income	Monthly Max at 31% of Income	HUD Affordable Unit at 3.36 Income to Value Ratio
<b>ELI</b>	\$50,851	\$15,255	\$394	\$51,258
<b>VLI</b>	\$50,851	\$25,426	\$657	\$85,430
<b>LI</b>	\$50,851	\$40,681	\$1,051	\$136,687

<sup>47</sup> ESRI Ibid.

<sup>48</sup> ESRI Ibid

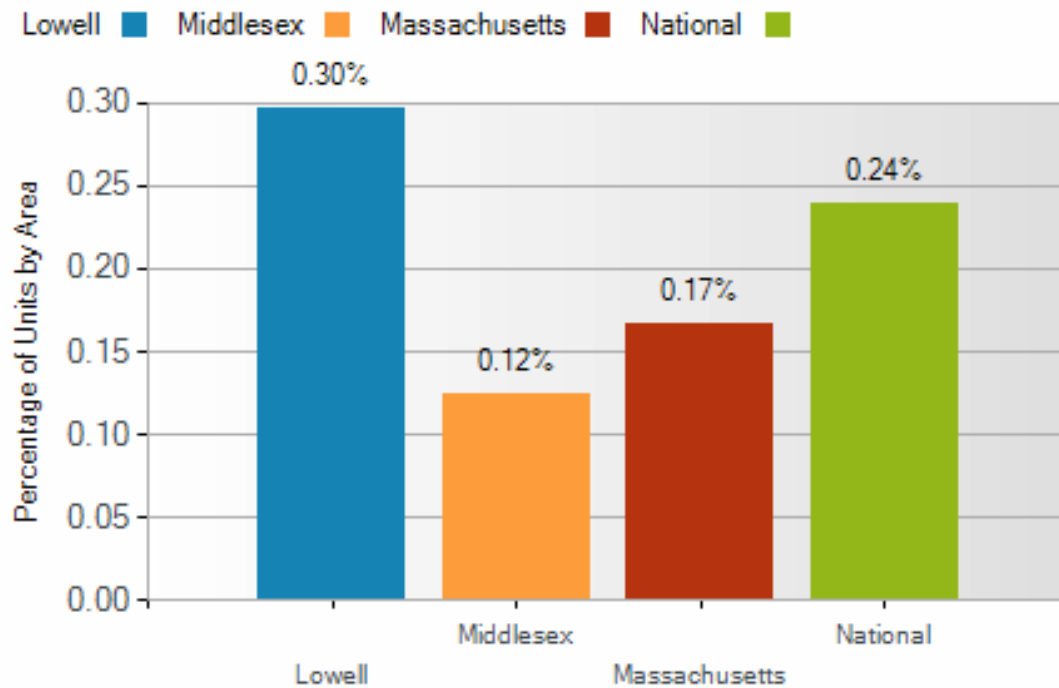
In addition, we examined home sales prices in all 30 communities in the City to see what was available as of March 31<sup>st</sup>, 2010.

**Table 29: Home Sales Listings at 3/31/2010<sup>49</sup>**

Income Group	Number of Listings below Maximum	Lowest Single Family Home Offered	Lowest Single Family Home as a % of HUD Affordable HU	Affordable to HH with Income of	Percentage of Median
Extremely Low Income (<=30% AMI)	0	0	N/A	N/A	N/A
Very Low Income (30.1% -50% AMI)	5	\$52,000	60.87%	\$13,978	54.98%
Low Income (50.1% -80% AMI)	11	\$90,000	65.84%	\$24,194	59.47%

The high cost of housing relative to income led many buyers to take out questionable loans with “teaser” rates and adjustable rate mortgages. This in turn was a key factor in the recent real estate troubles, evidenced by the rising rate of *lis pendens* (mortgages being placed into the process of foreclosure) and in foreclosures.

**Chart 9: Foreclosure Rates in Lowell and Surrounding Geographies<sup>50</sup>**



One of the factors driving these high housing prices over recent years has been the increase in the size of the average house. In 1970 the average home was 1,500 square feet. In 2001 it was 2,527 square feet.

<sup>49</sup> ESRI Ibid, Raveis Real Estate

<sup>50</sup> RealtyTrac 3-16-2010

Moreover, the number of bathrooms, kitchen appliances and other amenities has also increased. Construction costs have also escalated, so that the combination of rising land costs, increasing size of homes, multiplication of amenities and the rising cost of construction, have been reflected in the rising value of housing.

**Table 30: Average Total Square Footage and 1993-2001 Change for U.S.<sup>51</sup>**

	Total Square Footage		Percentage Change
	1993	2001	
All Housing Units	1,875	2,066	10.6
Single-Family Housing Units	2,278	2,527	10.9
-Single-Family Detached	2,337	2,553	9.2
-Single-Family Attached	1,799	2,373	31.9
Apartments	972	1,043	7.3
-In 2-4 Unit Buildings	1,198	1,393	16.3
-In 5 or more Unit Buildings	861	847	-1.6
Mobile Homes	975	1,062	8.9

In addition, those who secured their homes prior to 1995 were able to lock in lower housing costs. Purchasers since then have seen (until late 2007), a large growth in housing costs. One of the key factors in this has been the required revaluation of property by tax assessors to regularly reassess all property at full market value. The adjustments made to all housing valuations since 1995 (when courts nation-wide began forcing cities and towns to go to full market valuation for assessment purposes), have particularly impacted owners whose assessed housing values were artificially low.

Any increase in housing valuation would result in an increase in taxes and insurance (which tends to track housing valuations). This impacts poorer households disproportionately, because it increases their cost of housing as a percentage of income and they benefit less financially from income deductions available to homeowners.

The group most impacted are those on fixed or declining incomes, of which the elderly form the most significant segment. Although, in the last year, the recession has caused loss of jobs and in some cases reduction in salaries, wages and benefits, impacting the non-elderly in the workforce. The most recent CHAS/ACS data from 2009 demonstrates that the number of elderly and family households paying more than 30% of their monthly income for housing is high, particularly amongst small families. A significant proportion of the low-income elderly households in the City are also troubled by housing problems.

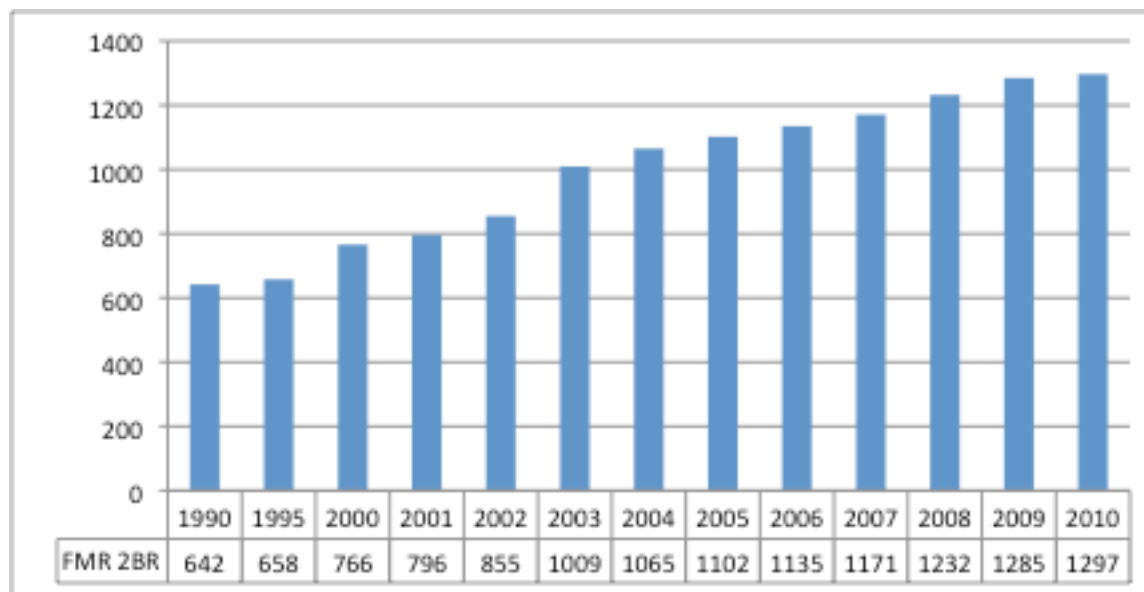
### **Rental Affordability**

The real estate changes over the past 5 years are also reflected in the rental market. The following table illustrates HUD's own analysis of rent levels for modest housing affordable to households with incomes at or below 80% of median income.

**Chart 10: HUD FMRs for a Modest 2BR 1990-2010<sup>52</sup>**

<sup>51</sup> Department of Energy

<sup>52</sup> HUD FMR database



**Table 31: 2009 Monthly Rental Maximums for Low Income HHs<sup>53</sup>**

Median HH Income	80% Median Income	Monthly Max at 30% of Income	HUD FMR 2BR 2008	% Above/Below HUD 2BRFMR
\$50,851	\$40,681	\$1,017	\$1,285	-20.85%

*\*As the largest group of people on PHA Waiting lists in the region are people requiring a 2 bedroom unit, we have used the 2 bedroom as the comparative value.*

In addition, we examined the rental listings in a selection of the communities to see what was available as of March 31<sup>st</sup>, 2010.

**Table 32: Rental Listings at 3/31/2010<sup>54</sup>**

Listings 3-31-10 below Monthly max at 80% Median	Lowest 2 Bedroom Unit Rent Offered	HUD FMR 2BR 2010	Lowest rent available as a % of HUD FMR	Affordable to HH with Income of	Percentage of Median
13	\$807	\$1,297	62.22%	\$32,280	63.48%

*\*Note that available units had to be within jurisdictional boundaries for this analysis, even though Federal vouchers can be used anywhere in the US.*

The change in the economic climate which has been sweeping over the area since late 2007, has only exacerbated the ownership and rental difficulties. We should take note of unemployment in the City, as

<sup>53</sup> ESRI Ibid., HUD FMR database

<sup>54</sup> ESRI Ibid, MyApartmentMap

it directly impacts the ability of households to retain or access housing. In 2009, Lowell had a higher unemployment rate than the US average of 9.26%.

**Table 33: Unemployment in Lowell, 2005-2009<sup>55</sup>**

2005	2005	2007	2008	2009 Average
6.4	5.9	5.5	6.8	11.2

The following table tabulates the subsidized units at risk of conversion to market rate units, in the next 5 years. These units are in six developments.

**Table 34: Expiring Use**

Total Units	Original Subsidized Units	Units at risk through 2014	# of Projects at Risk
2513	2442	786	6

As noted in the Housing supply section above, there are other affordable units in the City because of the supply of Vouchers (HCV, MRVP, VASH), which are being used to occupy housing which, for the most part, is not subsidized. Since these vouchers are not attached to a property, they are vulnerable to changes in the marketplace and the geographical areas determined to be most desirable.

Although public housing units are at risk through demolition, the State and HUD typically only approve revitalization programs that include a strategy to maintain the same number of affordable units provided by the existing public housing.

The profile of the Lowell population and estimations of those with housing problems and needs shows that housing cost-burden is the most prevalent housing problem, rather than physical substandard conditions. Projections for Lowell's population in 2014 show that the population is expected to plateau while the proportion of low income and extremely low income are expected to stay the same. Combined with the increasing home price to income ratio, the number of cost burdened households in the City can also be expected to increase.

Since 2005 new housing construction has been declining. The City must also take measures to preserve existing rental and owner occupied units. Rehab and other preservation tactics can also be effective.

Measures that can benefit both renter and owner households include the City enhancing affordable housing incentive zoning, such as density bonuses, that will help provide more housing choices for low and moderate income households.

Although Lowell's population is forecasted to plateau by 2014, this does not mean that the number of households with housing problems and needs will also stay the same or even decrease. Efforts to provide more and better affordable housing options and incentives to increase the rate of home-ownership in the City will not only create a better housing climate, but also attract new households to possibly combat the leveling-off in the population.

<sup>55</sup> Mass.gov, Labor and Workforce Development

## ATTACHMENT I1: CIVIL RIGHTS CERTIFICATION

**Civil Rights Certification.** *A PHA will be considered in compliance with the Civil Rights and AFFH Certification if: it can document that it examines its programs and proposed programs to identify any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with the local jurisdiction to implement any of the jurisdiction's initiatives to affirmatively further fair housing; and assures that the annual plan is consistent with any applicable Consolidated Plan for its jurisdiction.*

### EXAMINATION OF PHA PROGRAMS

1. The LHA provides information at Voucher Issuance to all participants on how to file a Fair Housing Complaint with handouts.
2. It conducts HCV landlord Informational Sessions as needed to promote and explain the program.
3. It monitors income deconcentration by development annually and where necessary, implements income skipping measures.
4. Promoted asset development of voucher participants by implementing Family Self Sufficiency Program, which can be used for homeownership.
5. Employment opportunities advertised in accordance with Equal Employment Opportunity
6. Advertised for housing applicants in accordance with Affirmative Fair Housing Marketing Plan.
7. To improve public housing quality, maintain implementation schedule for capital fund program.
8. To assist as many families as possible with the high cost of housing, had 98% lease-up rate for housing choice voucher program as of 9/30/2009.
9. To promote a safe living environment for all public housing families, continued applicant CORI and Triple I criminal background checks.
10. Continued to provide translators as necessary and translated numerous LHA documents in Spanish and Khmer.
11. Advise clients of Real Estate offices that have been helpful to Voucher holders.
12. Revised procedures including admissions screening and predetermination to protect victims of Domestic Violence in accordance with HUD regulations.
13. It continued the development of affordable housing to increase supply of affordable homeownership.

### RESOURCE CONSTRAINTS

At this time, the LHA does not have resource constraints in terms of addressing fair housing issues within its programs. However, for some of the initiatives it is pursuing in conjunction with the City of Lowell (see below), it does need additional resources.

### WORKS WITH THE LOCAL JURISDICTION INITIATIVES

1. It implemented the Voucher Homeownership Program to help participants address the high cost of housing.
2. To help HCV program participants accumulate assets for homeownership or other long term goals applied for Housing Choice Voucher Family Self Sufficiency Program since 2005 until present.
3. To help Public Housing residents accumulate assets for homeownership other long term goals applied for Public Housing Family Self Sufficiency Program since 2006 until present.
4. To increase the earning potential and further homeownership accessibility of low income students, LHA works with the non-profit, private and foundation sectors to award college scholarships.

## **ATTACHMENT I2: OTHER CERTIFICATIONS**

Attached but also mailed separately.

# Lowell Housing Authority

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Gary K. Wallace  
*Executive Director*

Mark A. Paton  
*Chairman*  
Walter J. Flynn, Jr.  
*Vice Chairman*  
James P. Hall  
Rosaline Willie-Bonglo  
Michael G. Zaim  
*Commissioners*

## CERTIFICATE

I, the undersigned, duly appointed, qualified and Secretary of the Lowell Housing Authority, do hereby certify:

THAT the attached extract from the minutes of a Special Meeting of the members of the Lowell Housing Authority, held **on Wednesday, June 16, 2010**, is a true and correct copy of the original minutes of said meeting on file and of record, insofar as said original minutes relate to the matter set forth in said attached extract; and

THAT on the date of the meeting, each member present and voting was a resident of the City of Lowell, Massachusetts;

THAT notice of meeting was duly filed more than forty-eight hours prior thereto with the Clerk of the City of Lowell, Massachusetts, in accordance with the requirements of Section 23A, Chapter 39 of the General Laws, as amended. (Chapter 626, Acts 1958)

IN WITNESS WHEREOF, I have hereunto set my hand and the seal of said Authority this 17<sup>th</sup> day of June 2010.

  
Secretary

SEAL

"A STRONG COMMITMENT TO RESIDENT INITIATIVES"



EQUAL OPPORTUNITY



**EXTRACT FROM THE MINUTES OF A SPECIAL MEETING HELD  
ON WEDNESDAY, JUNE 16, 2010**

A **Special Meeting** of the members of the Lowell Housing Authority was held on this date, **Wednesday, June 16, 2010**, in the Armand P. Mercier Multi-Service Center Conference Room, 21 Salem Street, Lowell, Massachusetts. The meeting was called to order at **5:00 P.M.** by Chairman Mark A. Paton.

Upon direction of the Chairman, the Secretary called the roll of membership, which resulted as follows:

Present: Mr. Paton, Mrs. Willie-Bonglo, Mr. Zaim, Mr. Flynn, Mr. Hall

Absent: None

The Chairman declared a quorum present and the meeting opened for the transaction of business.

**ANNUAL PHA PLAN FOR FISCAL YEAR 2010 AND 5 YEAR PHA PLAN FOR 2010-2014**

The attached Resolution was introduced by Mrs. Willie-Bonglo, read in full, and considered.

A motion was made by Mr. Flynn and seconded by Mr. Zaim to adopt said Resolution as introduced and read approving submittal of the LHA Annual PHA Plan for Fiscal Year 2010 and 5 Year PHA Plan for 2010-2014.

A roll call vote was taken with the following results:

Yeas: Mr. Paton, Mrs. Willie-Bonglo, Mr. Flynn, Mr. Hall, Mr. Zaim

Nays: None


The Chairman declared the motion carried and the vote adopted.

Certification by State or Local  
Official of PHA Plans Consistency  
with the Consolidated Plan

U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing  
Expires 4/30/2011

**Certification by State or Local Official of PHA Plans Consistency with the  
Consolidated Plan**

I, Adam Baacke the Assistant City Manager/Planning & Development certify that the Five Year and  
Annual PHA Plan of the Lowell Housing Authority is consistent with the Consolidated Plan of  
City of Lowell prepared pursuant to 24 CFR Part 91.

  
\_\_\_\_\_  
Signed / Dated by Appropriate State or Local Official

**Civil Rights Certification**

U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing  
Expires 4/30/2011

**Civil Rights Certification****Annual Certification and Board Resolution**

*Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairman or other authorized PHA official if there is no Board of Commissioner, I approve the submission of the Plan for the PHA of which this document is a part and make the following certification and agreement with the Department of Housing and Urban Development (HUD) in connection with the submission of the Plan and implementation thereof:*

The PHA certifies that it will carry out the public housing program of the agency in conformity with title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990, and will affirmatively further fair housing.

LOWELL HOUSING AUTHORITY

MA001

PHA Name

PHA Number/HA Code

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official

MARK A. PATON

Title

CHAIRMAN

Signature



Date

June 16, 2010

# Certification of Payments to Influence Federal Transactions

U.S. Department of Housing  
and Urban Development  
Office of Public and Indian Housing

Applicant Name

LOWELL HOUSING AUTHORITY

Program/Activity Receiving Federal Grant Funding

PHA PLAN

The undersigned certifies, to the best of his or her knowledge and belief, that:

(1) No Federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement.

(2) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, the undersigned shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying, in accordance with its instructions.

(3) The undersigned shall require that the language of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by Section 1352, Title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.

**Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties.  
(18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official

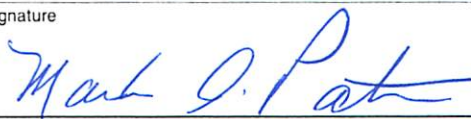

Mark A. Paton

Title

Chairman

Signature

Date (mm/dd/yyyy)

<b>PHA Certifications of Compliance with PHA Plans and Related Regulations</b>	<b>U.S. Department of Housing and Urban Development Office of Public and Indian Housing OMB No. 2577-0226 Expires 4/30/2011</b>
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**PHA Certifications of Compliance with the PHA Plans and Related Regulations:  
Board Resolution to Accompany the PHA 5-Year and Annual PHA Plan**

*Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairman or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the   X   5-Year and/or   X   Annual PHA Plan for the PHA fiscal year beginning 10/1/10, hereinafter referred to as "the Plan", of which this document is a part and make the following certifications and agreements with the Department of Housing and Urban Development (HUD) in connection with the submission of the Plan and implementation thereof:*

1. The Plan is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located.
2. The Plan contains a certification by the appropriate State or local officials that the Plan is consistent with the applicable Consolidated Plan, which includes a certification that requires the preparation of an Analysis of Impediments to Fair Housing Choice, for the PHA's jurisdiction and a description of the manner in which the PHA Plan is consistent with the applicable Consolidated Plan.
3. The PHA certifies that there has been no change, significant or otherwise, to the Capital Fund Program (and Capital Fund Program/Replacement Housing Factor) Annual Statement(s), since submission of its last approved Annual Plan. The Capital Fund Program Annual Statement/Annual Statement/Performance and Evaluation Report must be submitted annually even if there is no change.
4. The PHA has established a Resident Advisory Board or Boards, the membership of which represents the residents assisted by the PHA, consulted with this Board or Boards in developing the Plan, and considered the recommendations of the Board or Boards (24 CFR 903.13). The PHA has included in the Plan submission a copy of the recommendations made by the Resident Advisory Board or Boards and a description of the manner in which the Plan addresses these recommendations.
5. The PHA made the proposed Plan and all information relevant to the public hearing available for public inspection at least 45 days before the hearing, published a notice that a hearing would be held and conducted a hearing to discuss the Plan and invited public comment.
6. The PHA certifies that it will carry out the Plan in conformity with Title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990.
7. The PHA will affirmatively further fair housing by examining their programs or proposed programs, identify any impediments to fair housing choice within those programs, address those impediments in a reasonable fashion in view of the resources available and work with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement and maintain records reflecting these analyses and actions.
8. For PHA Plan that includes a policy for site based waiting lists:
  - The PHA regularly submits required data to HUD's 50058 PIC/IMS Module in an accurate, complete and timely manner (as specified in PIH Notice 2006-24);
  - The system of site-based waiting lists provides for full disclosure to each applicant in the selection of the development in which to reside, including basic information about available sites; and an estimate of the period of time the applicant would likely have to wait to be admitted to units of different sizes and types at each site;
  - Adoption of site-based waiting list would not violate any court order or settlement agreement or be inconsistent with a pending complaint brought by HUD;
  - The PHA shall take reasonable measures to assure that such waiting list is consistent with affirmatively furthering fair housing;
  - The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and certifications, as specified in 24 CFR part 903.7(c)(1).
9. The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.
10. The PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped.
11. The PHA will comply with the requirements of section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low-or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.
12. The PHA will comply with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.



13. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
14. The PHA will provide the responsible entity or HUD any documentation that the responsible entity or HUD needs to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58 or Part 50, respectively.
15. With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under Section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
16. The PHA will keep records in accordance with 24 CFR 85.20 and facilitate an effective audit to determine compliance with program requirements.
17. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act, the Residential Lead-Based Paint Hazard Reduction Act of 1992, and 24 CFR Part 35.
18. The PHA will comply with the policies, guidelines, and requirements of OMB Circular No. A-87 (Cost Principles for State, Local and Indian Tribal Governments), 2 CFR Part 225, and 24 CFR Part 85 (Administrative Requirements for Grants and Cooperative Agreements to State, Local and Federally Recognized Indian Tribal Governments).
19. The PHA will undertake only activities and programs covered by the Plan in a manner consistent with its Plan and will utilize covered grant funds only for activities that are approvable under the regulations and included in its Plan.
20. All attachments to the Plan have been and will continue to be available at all times and all locations that the PHA Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the Plan and additional requirements at the primary business office of the PHA and at all other times and locations identified by the PHA in its PHA Plan and will continue to be made available at least at the primary business office of the PHA.
21. The PHA provides assurance as part of this certification that:
  - (i) The Resident Advisory Board had an opportunity to review and comment on the changes to the policies and programs before implementation by the PHA;
  - (ii) The changes were duly approved by the PHA Board of Directors (or similar governing body); and
  - (iii) The revised policies and programs are available for review and inspection, at the principal office of the PHA during normal business hours.
22. The PHA certifies that it is in compliance with all applicable Federal statutory and regulatory requirements.

LOWELL HOUSING AUTHORITY

MA001

PHA Name

PHA Number/HA Code

X \_\_\_\_\_ 5-Year PHA Plan for Fiscal Years 20<sup>10</sup> - 20<sup>14</sup>

X \_\_\_\_\_ Annual PHA Plan for Fiscal Years 20<sup>10</sup> - 20 \_\_\_\_\_

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. **Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012, 31 U.S.C. 3729, 3802)

Name of Authorized Official	Title
MARK A. PATON	CHAIRMAN
Signature	Date
	June 16, 2010

# Certification for a Drug-Free Workplace

U.S. Department of Housing  
and Urban Development

Applicant Name

LOWELL HOUSING AUTHORITY

Program/Activity Receiving Federal Grant Funding

PHA PLAN

Acting on behalf of the above named Applicant as its Authorized Official, I make the following certifications and agreements to the Department of Housing and Urban Development (HUD) regarding the sites listed below:

I certify that the above named Applicant will or will continue to provide a drug-free workplace by:

a. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the Applicant's workplace and specifying the actions that will be taken against employees for violation of such prohibition.

b. Establishing an on-going drug-free awareness program to inform employees ---

(1) The dangers of drug abuse in the workplace;

(2) The Applicant's policy of maintaining a drug-free workplace;

(3) Any available drug counseling, rehabilitation, and employee assistance programs; and

(4) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace.

c. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph a.;

d. Notifying the employee in the statement required by paragraph a. that, as a condition of employment under the grant, the employee will ---

(1) Abide by the terms of the statement; and

(2) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;

e. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph d.(2) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;

f. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph d.(2), with respect to any employee who is so convicted ---

(1) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or

(2) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;

g. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs a. thru f.

2. **Sites for Work Performance.** The Applicant shall list (on separate pages) the site(s) for the performance of work done in connection with the HUD funding of the program/activity shown above: Place of Performance shall include the street address, city, county, State, and zip code. Identify each sheet with the Applicant name and address and the program/activity receiving grant funding.)

ALL PHA PROPERTIES

Check here ☐ if there are workplaces on file that are not identified on the attached sheets.

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.

**Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties.  
(18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official

GARY K. WALLACE

Title

EXECUTIVE DIRECTOR

Signature

Date

X

*Gary K. Wallace*

*6/17/10*



# DISCLOSURE OF LOBBYING ACTIVITIES

Complete this form to disclose lobbying activities pursuant to 31 U.S.C. 1352

Approved by OMB

0348-0046

(See reverse for public burden disclosure.)

<b>1. Type of Federal Action:</b> <input checked="checked" type="checkbox"/> a. contract <input type="checkbox"/> b. grant <input type="checkbox"/> c. cooperative agreement <input type="checkbox"/> d. loan <input type="checkbox"/> e. loan guarantee <input type="checkbox"/> f. loan insurance		<b>2. Status of Federal Action:</b> <input checked="checked" type="checkbox"/> a. bid/offer/application <input type="checkbox"/> b. initial award <input type="checkbox"/> c. post-award		<b>3. Report Type:</b> <input checked="checked" type="checkbox"/> a. initial filing <input type="checkbox"/> b. material change <b>For Material Change Only:</b> year _____ quarter _____ date of last report _____	
<b>4. Name and Address of Reporting Entity:</b> <input checked="checked" type="checkbox"/> Prime <input type="checkbox"/> Subawardee Tier _____, if known: Lowell Housing Authority 350 Moody Street P.O. Box 60 Lowell, Mass. 01853-0060 Congressional District, if known: 5th			<b>5. If Reporting Entity in No. 4 is a Subawardee, Enter Name and Address of Prime:</b> N/A  Congressional District, if known:		
<b>6. Federal Department/Agency:</b> H.U.D.			<b>7. Federal Program Name/Description:</b>  CFDA Number, if applicable: PHA Plan		
<b>8. Federal Action Number, if known:</b>			<b>9. Award Amount, if known:</b> \$		
<b>10. a. Name and Address of Lobbying Registrant</b> (if individual, last name, first name, MI):			<b>b. Individuals Performing Services</b> (including address if different from No. 10a) (last name, first name, MI):		
<b>11.</b> Information requested through this form is authorized by title 31 U.S.C. section 1352. This disclosure of lobbying activities is a material representation of fact upon which reliance was placed by the tier above when this transaction was made or entered into. This disclosure is required pursuant to 31 U.S.C. 1352. This information will be available for public inspection. Any person who fails to file the required disclosure shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.			Signature: <u>Gary K. Wallace</u> Print Name: <u>Gary K. Wallace</u> Title: <u>Executive Director</u> Telephone No.: <u>978-364-5314</u> Date: <u>6/16/10</u>		
<b>Federal Use Only:</b>				Authorized for Local Reproduction Standard Form LLL (Rev. 7-97)	



## **ATTACHMENT J: VAWA**

### **7. Termination of Lease**<sup>56</sup>

**D.** In accordance with VAWA 2005 (Pub. L. 109-162, 119 Stat. 2960) the LHA lease allows for exception to the federal one-strike criminal activity eviction rule for Residents who are victims of domestic violence, dating violence, or stalking. VAWA explicitly provides that an incident of actual or threatened domestic violence, dating violence, or stalking does not qualify as a serious or repeated violation of the lease or good cause for terminating the assistance, tenancy, or occupancy rights of the- victim. VAWA also provides that criminal activity directly relating to domestic violence, dating violence, or stalking does not constitute grounds for terminating tenancy. The LHA may bifurcate a lease in order to evict, remove, or terminate the assistance of the offender while allowing the victim, who is a lawful occupant, to remain.

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<sup>56</sup> On December 13, 2006 this Lease Addendum was approved by the LHA Board of Commissioners.